

SIDDHI PATIL

KYC & AML Analyst | Client Onboarding | Regulatory Compliance

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PROFILE SUMMARY

KYC/AML Analyst with 6+ years of experience in banking, mutual funds, and insurance domains. Specialized in end-to-end client onboarding, transaction monitoring, and AML investigations for retail, NRI, and corporate clients. Strong expertise in regulatory compliance (FATCA, CRS, RBI, IRDAI), sanctions/PEP screening, and operational efficiency. Known for improving review timelines, training teams, and ensuring audit-ready KYC and AML documentation. Proven ability to manage high-risk cases and optimize processes in high-volume environments.

TECHNICAL SKILLS

- KYC Onboarding (Retail, NRI, Corporate) | FATCA / CRS Compliance
- AML Transaction Monitoring | Sanctions & PEP Screening
- MIS Reporting & Advanced Excel | CAMS KRA, NSDL, CDSL
- Core Banking & Investment Platforms: Finacle, NSE, BSE
- Data Management | Process Improvement | Team Training

WORK EXPERIENCE

Oct 2024 – Present Mumbai, India	KYC/AML Analyst Family Finances, India <ul style="list-style-type: none">• Performed KYC onboarding and periodic reviews across retail, NRI, and corporate clients.• Conducted PEP, Sanctions, and adverse media screenings via AML screening databases.• Maintained MIS dashboards and ensured investor data compliance and accuracy.• Investigated SIPs, redemptions, and large transactions for suspicious activity detection.• Led onboarding process improvement initiatives; trained new joiners and ensured audit readiness.
Feb 2023 – Sept 2024 Mumbai, India	Assistant Manager (Operations – KYC/AML) Kotak Mahindra Bank, India <ul style="list-style-type: none">• Managed end-to-end KYC verification for loans; ensured compliance with RBI norms.• Verified documentation, processed retail and SME loans (vendor, term, agri, working capital).• Supported internal and external audits with timely and accurate reporting.• Detected post-disbursal transaction anomalies; flagged AML-related repayment irregularities.• Liaised with legal, credit, and compliance to resolve onboarding and verification gaps.
Aug 2018 – Jan 2023 Mumbai, India	KYC Operations Executive Premier Wealth, India <ul style="list-style-type: none">• Handled KYC verification for insurance, top-ups, claims as per IRDAI guidelines.• Processed transactions via NSE/BSE; ensured timely processing of mutual fund portfolios.• Maintained client documentation and monitored high-value transactions for red flags.• Acted as point of contact for fund houses; ensured seamless onboarding and reviews.

EDUCATION

2020 – 2022	Postgraduate Diploma in Banking and Insurance Welingkar Institute of Distance Learning <i>Focus: Core Banking, Risk & Compliance, Financial Services</i>
2018 – 2020	Master of Commerce (M.Com) University of Mumbai – IDOL <i>Focus: Financial Management, Corporate Law, Investment Planning</i>
2015 – 2018	Bachelor of Banking and Insurance (BBI) M.L. Dahanukar College of Commerce <i>Focus: Risk Management, Business Law, Financial Services</i>

AREA OF KNOWLEDGE – KYC / AML / Compliance

- Executing KYC verification for retail, NRI, and high-net-worth clients in BFSI sector
- Performing AML screening, sanctions filtering, and transaction pattern risk detection
- Managing onboarding lifecycle and ensuring compliance with RBI/IRDAI guidelines
- Generating MIS reports, audit documentation, and compliance dashboards
- Liaising with internal stakeholders to resolve verification and regulatory discrepancies
- Streamlining processes and training teams to improve accuracy and review efficiency

LANGUAGE, IT SKILLS, AND INTERPERSONAL SKILLS

Languages	<ul style="list-style-type: none">• English - Business Fluent (C1)	<ul style="list-style-type: none">• German – conversational (A2)
Interpersonal skills	<ul style="list-style-type: none">• Analytical• problem-solving abilities• Effective collaboration• Attention to detail	<ul style="list-style-type: none">• leadership skills• Strong time management• multitasking capabilities• commitment to accuracy
Certifications & Projects	<ul style="list-style-type: none">• Projects:<ul style="list-style-type: none">– Research Report on NPAs (Vijay Mallya Case Study)– Study on Life Insurance Perception among Professionals• Recognitions:<ul style="list-style-type: none">– Overachiever Award – Kotak Mahindra Bank– Promoted twice in 4 years for consistent performance	