

SIDDHI PATIL

KYC & AML Analyst | Client Onboarding | Regulatory Compliance

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Nationality: Indian



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

- 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

- 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

- 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

Focus: Core Banking, Risk & Compliance, Financial Services

2018 – 2020

Master of Commerce (M.Com)

University of Mumbai – IDOL

Focus: Financial Management, Corporate Law, Investment Planning

2015 – 2018

Bachelor of Banking and Insurance (BBI)

M.L. Dahanukar College of Commerce

Focus: Risk Management, Business Law, Financial Services

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

- English - Business Fluent (C1)
- German – conversational (A2)

Interpersonal skills

- Analytical
- problem-solving abilities
- Effective collaboration
- Attention to detail
- leadership skills
- Strong time management
- multitasking capabilities
- commitment to accuracy

Certifications & Projects

- **Projects:**
 - Research Report on NPAs (Vijay Mallya Case Study)
 - Study on Life Insurance Perception among Professionals
- **Recognitions:**
 - Overachiever Award – Kotak Mahindra Bank
 - Promoted twice in 4 years for consistent performance