

HARSHIT AWASTHI

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PROFESSIONAL SUMMARY

Analytical and result-driven Banking Professional with over 3 years of experience in **transaction banking, client onboarding, and financial compliance**, with a strong focus on **AML (Anti-Money Laundering)** and **KYC (Know Your Customer)** frameworks. Demonstrated ability to execute **Customer Due Diligence (CDD)**, **Enhanced Due Diligence (EDD)**, and **transaction monitoring** to identify and mitigate money laundering and financial crime risks. Proficient in interpreting **RBI, FIU-IND, and FATF** regulatory guidelines and implementing robust **AML/KYC controls** within operational workflows. Proven expertise in processing domestic and cross-border transactions efficiently while mitigating operational and financial risks.

CORE COMPETENCIES

- AML (Anti-Money Laundering) and KYC (Know Your Customer).
- Transaction Processing and Payment Settlements
- Customer Due Diligence (CDD), Enhanced Due Diligence (EDD)
- Transaction Monitoring and Ongoing Monitoring.
- Risk & Control Assessment
- Process Improvement & Optimization
- Stakeholder & Client Relationship Management
- Regulatory and Internal Compliance

PROFESSIONAL EXPERIENCE

ICICI BANK — Accounts Manager

Sep 2023 – Present

- Managed end-to-end client account operations, ensuring adherence to **KYC (Know Your Customer)** and **AML (Anti-Money Laundering)** regulations as per RBI and internal compliance standards.
- Conducted KYC, Enhanced due diligence (EDD), and Customer Due Diligence (CDD) for high-risk clients to support AML, FATCA, and PMLA compliance.
- Reviewed and validated **KYC documentation** for onboarding new clients, ensuring accuracy, completeness, and compliance with regulatory frameworks.
- Collaborated with the compliance team to implement **KYC/AML risk controls**, reporting suspicious activity through internal escalation procedures (STRs/SARs).
- Identified and recommended process improvements to enhance transaction accuracy and turnaround time.
- Monitored and analyzed account activities to identify and escalate **suspicious transactions** in line with AML policies.
- Supported training initiatives for new team members on compliance controls and transaction workflows.

IDFC FIRST BANK — Sales Manager

Sep 2022 – Sep 2023

- Supervised a team of 12 responsible for onboarding and transaction monitoring while ensuring full compliance with **KYC (Know Your Customer)** and **AML (Anti-Money Laundering)** norms.
- Oversaw **customer onboarding** and account activation processes, ensuring all **KYC documentation** and identity verification steps were completed in line with RBI and internal compliance guidelines.
- Monitored customer transaction patterns and sales conversions to flag and escalate any **suspicious transactions** in compliance with **AML procedures**.
- Generated MIS reports to support business reviews and enhance operational efficiency.
- Mentored staff on regulatory documentation, control standards, and transaction validation processes.

AXIS BANK — Assistant Manager (Internship)

Apr 2022 – Sep 2022

- Conducted KYC and Customer Due Diligence (CDD) for new clients in compliance with RBI, PMLA, and FATF regulations.
- Supported the branch sales and operations teams by embedding **KYC/AML best practices** across all customer interactions and account opening processes.
- Verified and approved **KYC documentation** for new and existing customers, ensuring data accuracy and adherence to internal compliance standards.
- Supported product cross-selling initiatives based on client portfolio analysis.

EDUCATION

ICFAI UNIVERSITY — MBA (Marketing and Sales)

May 2019 – Feb 2021

LUCKNOW UNIVERSITY — Bachelor of Science (Statistics and Computer Applications)

Jun 2015 – Aug 2018

CERTIFICATIONS

NISM | IRDAI | AML/KYC (IIBF)