

# Mohammad Rizwan Khan

9639484727

rizwan31.khan@gmail.com

Noida

## Profile Summary

---

Detail-oriented professional with experience in Banking, Fintech, and Merchant Operations, specializing in KYC Verification, AML Compliance, Transaction Monitoring and Financial Crime Risk Identification. Skilled in analysing customer behaviour, investigating alerts, detecting red flags, reviewing documentation, and supporting SAR/STR escalation processes in alignment with AML regulatory requirements.

## Skills

---

**Soft Skills:** Analytical Thinking | Regulatory Compliance | Problem Solving | Communication | Decision Making

**Tools & Platforms:** MS Excel | MS Word | MS PowerPoint | Outlook | Tableau

## Certifications

---

- Anti-Money Laundering Concepts: AML, KYC & Compliance – Udemy
- Overview of Anti-Money Laundering – Riskpro India

## Work Experience

---

### Virtual Relationship manager (Deputy Manager) | HDFC Bank | Chandigarh | Aug 2023 – June 2025

- Ensured 100% KYC/AML compliance by validating customer identity, reviewing documents, and resolving discrepancies.
- Conducted transaction monitoring analysis to identify patterns, unusual behaviour, and potential risks.
- Investigated alerts, conducted false positive reviews, and escalated red flags for SAR/STR consideration.
- Enhanced documentation quality and maintained audit-ready client files following regulatory standards.
- Improved workflow efficiency and TAT through data-driven process optimization.
- Collaborated with risk, compliance, and operations teams to ensure adherence to AML/KYC guidelines.

### Relationship Manager (Assistant Manager II ) | ICICI Bank | Faridabad | Dec 2021 – Nov 2022

- Performed KYC verification, identity authentication, and documentation checks per AML and RBI regulations.
- Conducted CDD and EDD reviews, including risk scoring and profiling for medium- and high-risk clients.
- Identified suspicious patterns, potential fraud, and sanctions concerns, escalating cases to compliance.
- Supported SAR/STR escalation workflows through detailed narrative summaries and investigation support.
- Assisted audit and compliance teams by ensuring accurate recordkeeping and QC documentation reviews.
- Created internal reports, client notes, and summaries for compliance and operational leadership.

### Business Development Manager | Tap Solution | Faridabad | Jun 2020 – Nov 2021

- Analyzed production and customer data to support compliance reporting and risk monitoring.
- Coordinated documentation workflows, ensuring accuracy, completeness, and audit readiness.
- Supported internal teams with operational risk insights and quality control tasks.

## **Assistant Manager | Pine Labs Pvt. Ltd. | Uttarakhand & UP West | Jul 2019 – May 2020**

- Managed merchant onboarding, KYC verification, document collection, validation, and compliance review.
- Conducted sanctions screening, watchlist screening, and basic transaction pattern assessment for merchants.
- Identified mismatches or anomalies in merchant documents and escalated red flags for AML review.
- Maintained accurate merchant records and supported audit preparation and regulatory compliance.
- Coordinated with risk and operations teams to ensure compliant onboarding workflows.

## **Educational Qualification**

---

**M.B.A.** — Sikkim Manipal University (Distance) | 2018–2021

**B.Com** — Hemvati Nandan Bahuguna Garhwal University | 2013–2016