

LAKSHITH SIVAN

• Vallivattom House Thrissur- 680699 • lakshithsivan2003@gmail.com
+91 7025225574

SUMMARY

Banking associate with 1+ year of experience in operations and customer due diligence. Hands-on exposure to CDD, CKYC, e-KYC, Enhanced Due Diligence (EDD), risk-based reviews, and regulatory compliance. Skilled in investigating suspicious activity, conducting CDD/EDD, handling escalations, and maintaining high-quality documentation in line with AML regulations. Strong analytical mindset with experience managing high case volumes while meeting strict SLAs and quality benchmarks. Passionate about protecting customers and preventing financial crime in fast-paced, data-driven environments.

WORK EXPERIENCE

Dec 2024- Dec 2025

Trainee, CANARA BANK

- Supported customer onboarding and due diligence activities by collecting, validating, and reviewing KYC documentation in line with AML and regulatory requirements.
 - Conducted Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) for new and existing customers, ensuring compliance with AML, KYC, and CIP guidelines.
 - Handled CKYC (Central KYC Registry) processing, including uploading KYC records, validating customer data, and ensuring accuracy as per CERSAI guidelines.
 - Performed RE-KYC for existing customers by reviewing updated documents, verifying identity and address proofs, and ensuring continued regulatory compliance.
 - Identified data anomalies, unusual transaction patterns, and potential red flags such as structuring and inconsistent account activity.
 - Conducted detailed case investigations by analyzing customer profiles, transaction history, and supporting documentation to assess financial crime risks.
 - Prepared structured case summaries outlining investigative findings, risk assessments, and recommended actions.
 - Assisted in quality control reviews by evaluating KYC files for completeness, accuracy, and adherence to compliance standards.
 - Collaborated with compliance, relationship managers, and internal teams to resolve KYC gaps and obtain missing documentation within defined SLAs.
 - Coordinated with internal teams to block or restrict accounts when required to mitigate potential financial and reputational risk.
 - Demonstrated strong attention to detail while handling sensitive customer data, contributing to enhanced risk controls and compliance awareness.
 - Supported internal and regulatory audits by providing required documentation, validating records, and ensuring compliance with audit requirements.
 - Adhered strictly to internal policies and risk management frameworks in day-to-day operations.
-

EDUCATION

Bachelor of Commerce

Kirori Mal college - University of Delhi

Nov 2021 - May 2024

ADDITIONAL INFORMATION

- **Technical Skills:** Microsoft Office Suite, Core Banking Systems, Google Workspace
- **Hard skills:** KYC / CKYC / eKYC / RE-KYC, Customer Due Diligence (CDD), End-to-end KYC, Sanction screening- Dilisense, OFSI, OFAC
- **Languages:** English, Hindi, Malayalam
- **Certifications:** **INDIAN INSTITUTE OF BANKING & FINANCE - AML/KYC,**
- **PRO AML- Mastering Customer Risk Assessment and Enhanced Due Diligence, Mastering Regulatory Reporting: A Deep Dive into SAR/STR Compliance**
- **Awards/Activities:** Received "Best Volunteer" Award for outstanding contribution in volunteering as part of National Service Scheme.