

Satyam Saxena

AML & KYC Analyst

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SUMMARY

Highly qualified Analyst with experience of 3+ years in Strong Banking operations, Asset, investigatory, analytical and International Banking in the industry with International Compliance. Have acquired problem solving skills and exposure to multiple projects involving Financial Operation and Banking.

SKILL SET

- Lending Regulations
- High-Risk Account Reviews
- Data Collection and Analysis
- Risk Assessment Procedures
- KYC Onboarding
- Documentation Review
- Customer Due Diligence
- Analytical and Critical Thinking
- Detection on various Fraud Pattern
- Maintain relevant database documentation
- Exposure to Quality Testing and doing Audit
- Fraud Investigation
- Stakeholder Management
- Fraud dispute,
- Sanctions Screening
- PEP Screening
- Fraud Investigation
- Compliance Management
- EDD and Dispute Handling
- Sanction Monitoring
- TAT Management

CERTIFICATIONS

- Certified in AML Concepts: AML, KYC and Compliance
- Certified in Investment Banking Operations.

PROFESSIONAL EXPERIENCE

Senior Authorizer (Global KYC & Asset Onboarding) **ICICI BANK HFC** **Aug 2024 –July 2025**

- Perform sanctions searches and further analyst, quality control of escalations and data collected by analysts.
- Investigate suspicious transaction, interpret evidence from multiple tools and systems to determine the legitimacy and ultimate utilization of funds.
- Approve or reject loan requests, based on credibility and potential revenues and losses.
- Underwriting & making proposals of Auto Loan, Education Loan and Payday loans.
- Negotiate loan terms with clients.
- Maintain records of loan applications. Follow up with clients to manage debt settlements and loan renewals.
- Ensure all lending procedures comply with regulations.
- Develop, review and update our company's credit policies.
- Design, Document & implement Apoc. Change Management & SOX compliance Analyzing & improvising the SLA, Quality in process workflow shortlisted for automation & develop and document requirements for considered automation alternatives.
- Reviewed and assess alert relating to potential money laundering risk and regarding true PEP and Sanction.
- Conduct proper investigation of money laundering alerts or transaction considered suspicious. Analyzed multiple significant cases, red flags and patterns associated with the laundering of illicit funds.

HDFC Bank
International Banking Group (AML & Credit)
Lead Operations
Jun 2022 – Aug 2024

- Assessment of process and procedures to ensure compliance with AML/KYC policy standards.
- Fraud Prevention and AML/KYC regulations Management: Prioritizing severity of transactions and allocation of the alerts according to the expertise of team members.
- Approve or reject loan requests, based on credibility and potential revenues and losses.
- Underwriting & making proposals of Auto Loan and Negotiate loan terms with clients.
- Maintain records of loan applications.
- Follow up with clients to manage debt settlements and loan renewals.
- Ensure all lending procedures comply with regulations and Develop, review and update our company's credit policies.
- Manage relations with collection agencies.
- Conducting fraud alert validation and issue impact analysis and worked on remediation process.
- Document verification followed by detailed root cause analysis and issue resolution.
- Examine, evaluate and process KYC applications.
- Analyzing financial status, credit history and financial goals of applicant.
- Documentation in accordance with existing AML/KYC and institutional policies.

IDFC First Bank
(Senior Analyst)
Oct 2021 - May 2022

- Preparing Credit Appraisal Memorandum of Channel finance/Inventory Finance cases.
- Calculate Financial Ratios and Maintain updated record for loan applications.
- Follow up with clients about loan renewals.
- Completing loan application forms and submitting to loan committees for approval.
- Gathering information about client and reading financial briefings.
- Consult with customers to resolve complaints and verify financial and credit transactions.
- Pre and Post disbursement documentation and Preparing MIS on daily basis.
- Implemented AML monitoring and transferring system
- Performed periodic file reviews ensuring activities are reviewed in a holistic manner across the spectrum of products and services used by the customer
- Ensured CDD is properly performed by the LOBs and EDD is applied in cases where warranted to mitigate AML/TF

ICICI Bank Ltd
(Senior Officer)
June 2019 - Oct 2021

- Developing new business to achieve the company goals.
- Making plan on daily basis for effective sale leads and also implements it.
- Supervising the daily activities of sales team.
- Ensuring overall growth and revenue enhancement for the branch
- Coordinated with internal partners such as Front, Middle and Back Office staff to obtain required information and applicable documentation related to client on-boarding and KYC production
- Initiated and completed high-quality KYC files inclusive of data input, research, and analysis.
- Identified data anomalies and assisted with root cause analysis to minimize errors.
- Maintained detailed tracking of KYC file status and other customer record activities to ensure completion within required timeframes.
- Handling customer complaints and taking appropriate action to resolve them.
- Managing the daily activities of the branch.

EDUCATION

- MBA from Galgotia's College of Engineering and Technology in 2019.
- Post Graduate Diploma in Computer Application (PGDCA) in 2016.
- B. Sc from Kanpur University in 2015.

LANGUAGE

English	Read/Write/Speak
Hindi	Read/Write/Speak

Personal Details

Date of Birth	: March 21st, 1995
Marital Status	: Married
Nationality	: Indian
Religion	: Hindu