

Abhinav Chandanan

AML/KYC Analyst

✉ lucifer907441@gmail.com ☎ +91 8349253330 📍 Delhi

PROFESSIONAL SUMMARY

Detail-oriented and compliance-driven AML/KYC Analyst with 6+ years of experience in financial crime prevention, transaction monitoring, and regulatory compliance within banking and fintech environments. Proven expertise in Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), and risk assessment aligned with RBI and FIU-IND guidelines. Strong analytical mindset with a track record of identifying suspicious patterns, mitigating risks, and ensuring audit readiness.

SKILLS

AML / KYC Compliance & Risk Assessment

Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD)

Transaction Monitoring & Alert Investigation

Sanctions Screening & PEP Screening

Regulatory Compliance (RBI, FIU-IND Guidelines)

Merchant & Corporate Onboarding Verification

Audit & Quality Assurance

Stakeholder Collaboration & Escalation Handling

EDUCATION

M.Com

M.Com, Govt. T.R.S. Autonomous College

2014 – 2014 | Rewa, M.P.

Rewa (M.P.)

B.Com

B.Com, Govt. T.R.S. Autonomous College

2012 – 2012 | Rewa, M.P.

Rewa (M.P.)

LANGUAGE

- English
- Hindi

PROFESSIONAL EXPERIENCE

Associate

Paytm Payments Bank, Noida

12/2021 – 11/2025 | Noida

- Conducted real-time and periodic transaction monitoring to identify suspicious activities, fraud patterns, and AML risks.
- Investigated alerts generated from AML systems and performed risk-based analysis on customer transactions.
- Performed customer risk profiling and re-categorization based on transactional behavior and KYC updates.
- Executed Enhanced Due Diligence (EDD) for high-risk customers including PEPs and complex entities.
- Ensured adherence to RBI and FIU-IND AML compliance frameworks.
- Collaborated with internal teams (Risk, Compliance, Operations) for case resolution and escalation management.
- Maintained audit-ready documentation and supported internal/external audits.

Key Achievements:

- Managed high-volume AML alerts with strong accuracy and SLA adherence.
- Recognized for handling high-risk and time-sensitive investigations efficiently.
- Improved alert turnaround time through process optimization initiatives.

Associate - KYC Operations

Net Ambit (Client: Paytm Payments Bank), Noida

09/2018 – 10/2020 | Noida

- Handled end-to-end KYC verification including individual and corporate clients.
- Conducted document verification, identity validation, and onboarding checks.
- Managed escalated KYC cases via Salesforce and internal systems.
- Supervised a team of 20 associates ensuring quality assurance and SLA compliance.
- Coordinated with cross-functional teams to resolve discrepancies and compliance gaps.
- Supported process improvement initiatives to enhance operational efficiency.

Operations Associate

IKYA Human Capital Solutions (Client: Paytm Payments Bank), Noida

04/2018 – 09/2018 | Noida

- Resolved customer escalations related to KYC, AML, and banking operations.
- Provided support via email and calls ensuring customer satisfaction and compliance adherence.
- Assisted in KYC documentation checks and issue resolution.