

Sagar Prashant Khati

Fraud Analyst | +91 80872 32837 | iamsagarkhati@hotmail.com



Fraud and AML Analyst with 4+ years of experience across International KYC/card operations and banking operations. Progressed from core KYC and onboarding functions to L3 fraud investigations and AML alert analysis for international banking operations. Experienced in transaction monitoring, chargebacks, account takeover (ATO), and STR support. Strong in case investigation, root-cause analysis, QA, with consistent 85%+ quality scores and team training contributions.

Professional Experience

Associate – Global KYC and Card Operations

Global Banking Group- State Bank of India | Dec 2020 – Jan 2023 | Mumbai Circle

- Investigated 100+ complex fraud cases (ATO, identity theft, chargebacks, card fraud) with 85%+ quality scores.
- Reviewed and analyzed large volumes of financial transactions, including bank transfers, credit card transactions, electronic fund transfers, and other monetary transactions via using various tools and technologies to identify patterns, anomalies, or red flags that may indicate illicit activities.
- Performed L3 fraud analysis for international branches; validated evidence and resolved cases within SLA.
- Reviewed transactions & alerts for AML risks; identified suspicious patterns and supported escalation/STR inputs.
- Conducted QA reviews and root cause analysis to reduce rework and improve case accuracy.
- Managed end-to-end KYC onboarding, document verification, and risk assessment.
- Trained L1/L2 teams on fraud detection, escalation protocols, and customer handling.
- Coordinated with cross-functional teams and documented cases in JIRA for closure and compliance.
- Prepared and submitted three critical templates (Customer, Resolution, FRB) with comprehensive JIRA details, coordinating email communication with FRB teams and customers for case closure.

Associate – Banking Operations

State Bank of India | Dec 2018 – Dec 2020 | Mumbai Circle

- Managed KYC onboarding, AOF verification, and customer data updates in line with compliance standards.
- Monitored transactions and supported STR preparation through risk-based analysis.
- Handled escalated customer issues and ensured resolution within SLA timelines.
- Coordinated with internal teams for documentation, onboarding, and case processing.
- Performed document verification and basic root cause analysis for operational issues.

Certifications

- IIBF KYC AML Certification – Indian Institute of Banking and Finance (2025)
- Ultimate AML / Transaction Monitoring Bootcamp – KYC Bootcamp, Udemy
- Financial Crime: Processes and Technology Masterclass – Rian Chapman, Udemy
- AML Forensics in Crypto: Hackers' Laundering Blueprints – Web3AML Group, Udemy
- Anti-Money Laundering Concepts: AML, KYC and Compliance – GenMan Solutions, Udemy
- AI for Fraud Detection and Suspicious Transaction Monitoring – Edcorner Learning, Udemy

Technical Skills

- Software and Tools: MS Office, JIRA, SQL, Google tools, Zendesk
- Banking Systems: Fraud Management Systems, Case Management Tools, Email Ticketing Systems

Education

B.E. Electrical Engineering — Shri Ramdeobaba College of Engineering & Management (2011–2015)