

SAPNA BAGHEL

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PROFESSIONAL SUMMARY

Results-driven Banking and Finance Analyst with 12 years of experience specializing in **KYC/AML** compliance, **financial crime prevention**, and data analytics. During a recent strategic career transition, I focused on acquiring new technical skills, including **Data Analytics, SQL, Power BI**, and **AML** to better integrate data-driven insights with compliance operations. Passionate about leveraging technology to improve operational efficiency and drive data-informed decisions, particularly in the areas of **KYC, financial crime prevention, and risk management**.

CORE COMPETENCIES

- AML compliance & Financial crime risk management
- Transaction Monitoring & Suspicious Activity Reporting (SARs)
- Data Analytics (SQL, Power BI, Advance Excel, Google Sheets)
- Regulatory compliance (BSA, USA PATRIOT Act, OFAC, RBI, SEBI)
- Financial Data Visualization & Risk Assessment

CERTIFICATIONS & PROFESSIONAL DEVELOPMENT

- Google Data Analytics with AI, Coursera (2024)
- Fraud Risk Analytics & Prevention, Udemy (2025)
- AML Essentials: Anti Money Laundering, KYC & Compliance, Udemy (2024)
- Microsoft Power BI – Beginner to Pro, Udemy (2024)
- Microsoft Excel VBA and Macros, Coursera (2024)
- Financial Crime: Processes & Technology – Masterclass, Udemy (2025)
- NISM (National Institute of Securities Market) Certified
- TTT Certified, Wipro BPO Ltd. (2011)

ACADEMIC QUALIFICATIONS

- PGD in Banking & Relationship Management, Manipal School of Banking, Bangalore -2014
- BCA, Maharshi Dayanand University, Faridabad – 2010
- XII (CBSE Board), Mumbai – 2007
- X (CBSE Board), Mumbai – 2005

PROFESSIONAL EXPERIENCE:

Freelance Financial Data Analyst | June 2024 – Present

During this period, I dedicated my efforts to upskilling and working on freelance data-driven projects in KYC/AML compliance and financial crime prevention, applying newly acquired skills to real-world scenarios.

- Developed and automated reporting solutions for KYC/AML compliance, reducing manual reporting time by 30%.
- Conducted data analysis to identify risk patterns, providing insights for financial crime prevention.
- Collaborated with clients to implement data visualization strategies using Power BI and Excel, improving their decision-making processes.

- Delivered comprehensive data-driven solutions that integrated KYC/AML compliance and fraud prevention strategies with advanced data analytics.

Yes Bank Ltd. | Sept 2022 – May 2024

Team Leader, Depository & Exchange Operations

- Led a team managing Demat Account instructions nationwide, ensuring full compliance with KYC/AML regulations and timely execution within established TAT.
- Spearheaded improvements to the KYC process using data-driven solutions, resulting in a 25% reduction in compliance risks.
- Conducted thorough AML investigations, managed Suspicious Activity Reporting (SARs), and performed risk assessments to ensure strict adherence to financial crime regulations.
- Enhanced operational efficiency by implementing automation solutions, including data-driven reporting and compliance checks, resulting in significant time savings and reduced manual effort.
- Regularly collaborated with compliance teams to ensure alignment with AML guidelines, ensuring the organization's ability to mitigate risks related to financial crimes and sanctions screening.

HDFC BANK | Sept 2016 – Aug 2022

Manager, Retail Liability Operations – Wholesale Banking

- Managed the Document Verification Unit (DVU) to ensure all documents were compliant with KYC/AML standards, regulatory requirements from RBI, and internal banking policies.
- Led the optimization of KYC/AML processes, achieving a 20% reduction in First Time Right (FTNR) errors, resulting in improved compliance rates.
- Automated key compliance reporting tasks using VBA Macros and Power BI, significantly reducing manual reporting time by 30% while ensuring timely and accurate reporting.
- Trained branch staff across North India on AML/KYC compliance procedures, increasing overall compliance awareness and operational efficiency.
- Conducted comprehensive AML investigations and worked closely with the compliance team to implement corrective measures based on transaction monitoring and fraud risk analysis.

Kotak Mahindra Bank | Aug 2013 – Aug 2016

Deputy Manager – Customer Relationship Management

- Managed client relationships by conducting thorough customer identification and risk profiling to ensure compliance with internal policies and KYC/AML regulations.
- Assessed client risk levels and flagged potential financial threats, ensuring that high-risk customers were properly monitored and compliant with regulatory standards.
- Proactively engaged with clients to understand their financial needs while identifying any red flags or suspicious activities that could pose financial crime risks.
- Collaborated with compliance teams to address any KYC/AML discrepancies and helped mitigate risks associated with money laundering, fraud, and financial crime.
- Trained and supported team members in understanding the importance of risk management, customer due diligence, and how to detect and report potential financial threats.

EXL Services Ltd. | Jan 2012 – Aug 2013

Sr. Associate

- Worked with EXL Services as Associate in RBS Insurance Group process, later known as Direct Line Group

Wipro BPO Ltd | Oct 2010- Jan 2012

Associate

- Worked with Wipro BPO Ltd for as Associate later promoted as Process trainer (TTT Certified)