

**Kartikey Dubey**

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Contact – 8090994193

**OBJECTIVE –**

A finance professional with 4.5 years of experience, known for a quick learning ability and a strong desire for continuous growth. Highly energetic and focused on pursuing opportunities in **Mortgage Underwriting** and **Commercial Banking**.

**EXPERIENCE –**

**GENPACT INDIA PRIVATE LIMITED**

*Process Developer*

NOIDA

**DEC 2022 – FEB 2024**

- Served as a KYC Analyst for B&PB at National Australian Bank (NAB), responsible for reviewing and creating business loan and mortgage documents.
- Performed detailed **mortgage underwriting and risk assessments**, facilitating informed decision-making on loan approvals.
- Audited financial reports to identify unusual transactions and ensure compliance with KYC and AML regulations.
- Coordinated with bankers for verifications and other necessary requirements.
- Implemented and maintained KYC and Due Diligence compliance standards effectively.
- Collaborated closely with clients and the onshore team to resolve issues, delivering work efficiently in line with agreed policies.
- Maintained a high accuracy rate of 98% or more for over six months, contributing both individually and within the team to meet SLA targets.
- Utilized applications such as Siebel, EBOBS, InfoTrack, VEDA, and PPSR in daily tasks.

*Process Associate*

**MAR 2021 – NOV 2022**

- Served as an advisor to bankers on all pre-credit submissions, reviewing and completing documents related to property valuations, legal reviews of leases, trust deeds, powers of attorney, customer ratings, and limit checks.
- Collaborated with the legal team and property valuers to ensure tasks were completed according to policy and standards.
- Utilized financial applications to assess customer ratings based on financial report reviews.
- Consistently achieved daily SLA targets, contributing individually and as part of the team, surpassing 110% completion of daily SLAs.
- Maintained 100% accuracy for over a year while documenting workflow processes.
- Worked as a Quality Analyst for over six months, ensuring overall team accuracy exceeded 95% and individual accuracy exceeded 97.5%.
- Acted as a Subject Matter Expert (SME) for the Pre-Credit team, handling client escalations and providing exceptional support, while also training the team to maintain high accuracy.
- Delivered solutions in high-pressure situations, showcasing a **smart working approach** and adaptability.
- Played a key role in creating Standard Operating Procedures (SOPs) to enhance both quality and efficiency in the working process

- Analysed the process of engaging with parents regarding issues faced by students.
- Conducted multiple live sessions with students, teachers, and parents to better understand challenges and develop effective approaches for the student's success.
- Followed oral and written instructions carefully, contributing to maintaining 100% results.
- Organized 2-3 events via Zoom and in-person, which motivated students and helped them rediscover their potential in a more efficient manner

**EDUCATION –**

**Babu Banarsi Das University, Lucknow**

*B.Com (Hons)*

- SGPA: 8.17 (August 2017 – November 2020)

**Tiny Tots Senior Secondary School, Ayodhya**

- SSC (P.C.M): 71.6% (March 2016 – March 2017)
- HSC: CGPA 9.4 (March 2014 – March 2015)

**CORE COMETENCIES –**

- KYC/AML Compliance
- Mortgage Evaluation and Underwriting
- Adherence to Regulatory Standards and Procedures
- Risk Analysis and Mitigation Strategies
- Banking Processes and Operations
- Proficient in MS Excel, MS Outlook, and MS PowerPoint
- Client Relationship Building and Management

**SOFT SKILLS-**

- Strong Communication Skills
- Effective Decision-Making Abilities
- Leadership Expertise
- Team Coordination and Management
- Fast Learner
- Analytical Thinking
- Proficient in Numerical Analysis
- Efficient and Smart Work Approach

**ACHIEVEMENTS –**

- Promoted to Process Developer within just 1.5 years.
- Received two Silver Medal and 2 Bronze Medal Rewards for outstanding performance in Quarterly Rewards and Recognition along with two Client Appreciation for exceptional contribution.

