

# Ashish Yadav

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## Professional Summary

Detail-oriented and analytical professional with experience in Transaction Monitoring, AML compliance, and risk intelligence. Adept at identifying fraudulent activities, conducting compliance reviews, and ensuring adherence to financial regulations. Strong expertise in KYC, CDD, EDD, sanctions screening, and fraud detection.

## Skills Competencies

- **Compliance & Risk Management:** AML, KYC, CDD, EDD, CTF
- **Fraud Detection & Prevention:** Fraud Prevention, Investigation, Detection, Transaction Monitoring
- **Risk Assessment & Regulatory Compliance:** Risk Assessment, Compliance Auditing, Sanctions & PEP Screening, Regulatory Reporting (SAR/STR Filing)
- **Technical Skills:** Advanced Excel, Google Sheets, Microsoft Word, MIS Reporting

## Work Experience

### Risk Intelligence Control, HDFC Bank (Oct 2022 – Present)

- Manage RIC processes and fraud prevention at loan origination for all Retail Asset products.
- Conduct transaction monitoring and fraud investigations to detect suspicious activities.
- Investigate chargeback claims and collaborate with vendors and clients to mitigate fraud risks.
- Perform KYC/CDD/EDD verification to ensure compliance with regulatory standards.
- Prepare audit reports and deliver feedback sessions for operational teams.
- Identify and block fraudulent activities using risk-based monitoring techniques.
- Conduct real-time audits and compliance checks to adhere to AML regulations.
- Investigate CRM and RBI complaints and ensure resolution within TAT.
- Monitored customer account activity and transactions to minimize ML and TF risk, ensuring compliance with PMLA and KYC/AML guidelines.
- Scrutinized PAN India alerts for various client types in the Compass system, closing alerts after thorough assessment.
- Reviewed alerts related to Law Enforcement Agencies notices, cybercrime, and fraud, applying appropriate CDD and EDD measures.
- Prepared referrals for suspicious activity reporting and collaborated with branch personnel and other financial institutions to investigate potential risks.

### **Credit Operations Executive, Bajaj Finance Limited (April 2022 – Oct 2022)**

- Ensured compliance with cash policy and authority matrix to prevent financial discrepancies.
- Conducted KYC verification and fraud detection in customer transactions.
- Managed vendor compliance and trained agencies on risk control measures.
- Delivered high-quality customer service while resolving compliance-related issues.

### **Junior Risk Control Officer, Prudent Investigation (March 2021 – April 2022)**

- Conducted KYC verification and document authentication to detect fraudulent activities.
- Investigated manipulated salary slips, bank statements, and government documents.
- Ensured timely reporting of fraud cases and escalated high-risk cases for further investigation.

### **Education**

#### **B.Com (Hons.) Finance, Karim City College, Jamshedpur (2016 – 2019)**

Percentage: 61

### **Projects Key Achievements**

- **Transaction Monitoring & Compliance Audits:** Conducted real-time audits to ensure regulatory compliance with AML and KYC policies.
- **Sanctions & PEP Screening:** Performed adverse media checks and screened transactions against sanctions lists to prevent financial crime.
- **Fraud Prevention & RCA:** Analyzed fraud patterns and implemented corrective actions to mitigate risk exposure.
- **Regulatory Reporting:** Assisted in SAR/STR filings and collaborated with regulatory bodies to report suspicious activities.

### **Tools Platforms**

- **Compliance & Risk Management:** World-Check & LexisNexis
- **Data Research & Analytics:** Microsoft Excel, Google Sheets, MIS Reporting
- **Fraud Detection & Verification:** KYC portals, CRM systems