

Ajay Yadav

Operation Analyst

Organized and dependable candidate successful at managing multiple priorities with positive attitude. Willingness to take on added responsibilities to meet team goals. Results-oriented analyst skillful in managing and breaking down large volume of information. Proactive at heading off issues in Operations, workflow and production by uncovering trends affecting business success.

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📍 J-77/C Ramesh Nagar, New Delhi

WORK EXPERIENCE

Operations Analyst - Pre Underwriting

Natwest

10/2024 - Present

Gurugram

Achievements/Tasks

- Prepare mortgage applications for underwriting review, organizing documentation and highlighting key information relevant to the underwriting process.
- Reviewed mortgage loan applications and supporting documents for completeness and accuracy: Ensured all necessary paperwork was included and correctly filled out before the application proceeded to the underwriting stage.
- Maintained up-to-date knowledge of lending regulations and company policies to ensure compliance.
- Assisted Underwriters in analysing loan applications and identifying potential risks or red flags, providing additional documentation or clarification as needed to support underwriting decisions and mitigate lending risks.
- Coordinated with borrowers to gather necessary documentation, including pay slips, tax returns, bank statements, and other financial records, ensuring adherence to regulatory requirements and investor guidelines.
- Managed & process a high volume of mortgage loan applications. Help in maintaining daily SLAs and supporting team for extended hours to manage them.

FinCrime KYC Analyst

Natwest

08/2022 - 09/2024

Gurugram

Achievements/Tasks

- Conducting thorough CDD and KYC checks on customer files to ensure compliance with Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) regulations.
- Performing screening on the customer and investigating UID hits, sanctions, PEP, Adverse Media, identifying and escalating potential FinCrime risks.
- Reviewing Ownership structure, particularly focusing on the UBO (Ultimate Beneficial Owner), Identifying & Verifying the UBO and assessing the risk associated with it.
- Based on risk rating of the customer and the event generated, performing Enhanced Due Diligence (EDD) and monitoring transactions to detect unusual or suspicious activities that may indicate money laundering.
- Working on high-risk cases constituting license & registration, international payments, sanctioned countries, Money Service Businesses (MSBs).
- Conduct L1 investigations on financial crime activities within cryptocurrency environments & report illicit activities, TF/CSAM & Sanctions in Withdrawals & Deposits queue.
- Utilize blockchain analysis tools like Elliptic & Chainalysis KYT to trace & analyze fund movements across digital wallets.

EDUCATION

B.Sc

Himalayan University

06/2018 - 06/2021

New Delhi

Medical Transcriptionist

Delhi University

02/2017 - 08/2017

New Delhi

SKILLS

Financial Analysis

MS Excel

CREDIT RISK ASSESSMENT- AML/KYC

KYC and Regulatory Compliance

Effective Communication

Problem-Solving

ACHIEVEMENTS

Living our value

Awarded By NatWest - Recognized for consistently embodying and promoting the company's core values in daily work activities and achieving the productivity

Reward & Recognition

Recognized as one of the top performers in Reward & Recognition ceremony

Processed a high volume of loan applications while maintaining a high accuracy rate (e.g., 98%)

Proficiency in using PEGA HOLMES Strategic In-Life for customer life cycle management and FinCrime detection.

LANGUAGES

English

Full Professional Proficiency

Hindi

Full Professional Proficiency

INTERESTS

Sports

Travelling