

PROFESSIONAL SUMMARY - Results-driven Operation Analyst with experience in KYC and Fraud check , credit risk assessment, financial analysis, underwriting, and lending operations. Expertise in evaluating monitoring loan and implementing strategies. Adept at stakeholder management, process improvement, and regulatory compliance. Strong analytical skills and leadership experience, ensuring sound credit decisions and operational efficiency.

CORE COMPETENCIES

- Credit Risk Analysis & Underwriting
- Customer Due Diligence
- Banking and Credit Evaluation
- Loan Processing & Risk Assessment
- Core KYC, AML & Fraud processes.
- Stakeholder & Relationship Management
- KYC reviews and perform quality checks.
- Process Improvement & Operational Rigor

WORK EXPERIENCE

Ernst & Young | Associate Consultant | July 2024 – Present

- Experience in Core KYC, AML & Fraud processes.
- Collaboration with teams across to align and integrate processes. Perform risk assessments for clients .
- Expertise in customer due diligence (CDD) , Screening across various client profiles.
- Ability to conduct thorough KYC reviews and perform quality checks and ensure compliance with relevant laws .
- Attention to details in verifying client information and maintain accurate records of investigations, risk assessments.
- Reduced Revenue leakage and handled Dispute settlement .

State Bank of India (SBI), LHO | Summer Intern | Corporate & SME Lending | June 2023 – Aug 2023

- Conducted financial statement analysis, creditworthiness assessment, and prepared loan proposals.
- Assisted in monitoring loans to identify early warning signs of credit deterioration.
- Researched declining SME loans and recommended strategic solutions.

BMTG Pvt. Ltd. | Analyst – Underwriting | Feb 2021 – Mar 2022

- Support Day to Day Activity initiating KYC processing , reviewing , reporting , trading and Issue resolution .
- Collaboration and engagement with clients/front office to gather Customer Due Diligence information/evidence in order to onboard or refresh a clients KYC in line with documented policy.
- Analyzed Pre-Processing Documents for mortgage loan assessments for the clients .
- Analysis of financial data, including income, assets, liabilities, credit history to determine the risk of default.
- Managed multiple processes including loan underwriting, documents reviewing and processing
- Increased productivity by 20% & improved the quality deviation by 31% by creating multiple training materials for the team after thorough research and analysis on the subject
- Reviewing accuracy and completeness of documents pertaining to Credit and borrower profile, Liabilities & Ratios, Employment & income, Assets, Reserves & down payment, Occupancy & Transaction Type, Purchase agreements and program specific document.
- Creating detailed, loan file reports and findings based on Initial Reviews of conforming loans.
- Optimizing the operation, proactive problem management, Identifying improvement areas and implementing adequate measures.
- Recommendation of loan approvals, rejections, or adjustments based on risk evaluation and bank lending policies.
- Ensured risk mitigation and adherence to regulatory frameworks.
- Understanding of financial statements (including Balance Sheet, Profit & Loss and Cash Flow) and ratio analysis

EDUCATION

Master of Business Administration (M.B.A.) | 2022-2024 | Delhi Technological University (DTU)

B.Com (Hons) | 2017-2020 | University of Delhi

TECHNICAL SKILLS

- Loan & Credit Risk Systems
- Microsoft Excel (Advanced), PowerPoint (Storyboarding), Power BI, SQL, Python
- Financial Modeling & Risk Analytics
- Process Automation & Data Analytics