

# YASH PANDEY

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## PROFESSIONAL SUMMARY

Dedicated finance professional with hands-on experience in **credit analysis, customer due diligence (CDD), and regulatory compliance** within the financial services sector. Proficient in performing in-depth client assessments, financial analysis, and risk reviews for high-value portfolios. Certified in **Anti-Money Laundering (AML, KYC, CDD & EDD)** and **Risk Management**. Skilled in ensuring adherence to **KYC standards**, preparing compliance reports, and enhancing operational efficiency through process improvement initiatives. Adept at working cross-functionally with operations, risk, and legal teams to maintain a strong control environment.

## EDUCATIONAL QUALIFICATION

Name of Course	University/Institute	Year	Marks	Remarks
BBA	GURU GOBIND SINGH INDRAPRASTHA UNIVERSITY	2019 – 2022	8.36	1 <sup>st</sup> Division
XII	Amity International School (CBSE)	2019	84%	Rank 87 in School
X	Amity International School (CBSE)	2017	7.8/10	2 <sup>nd</sup> Division

## ACHIEVEMENTS

- Managed high-profile credit deals exceeding ₹50 lacs exposure for top-tier fleet operators.
- Trained and mentored 5 analysts** across Credit and Operations on **KYC controls**, document verification, and risk-mitigation practices, **reducing documentation errors by 20 %**
- Achieved 75 % first-time-right KYC accuracy** and reduced documentation turnaround by 9 % through workflow optimization
- Partnered with the **Risk Containment Unit (RCU)** to authenticate financial documents via government portals, preventing potential fraud exposure across ₹ 50 lacs crore portfolio and to train staff on detecting fraudulent financial documents, improving verification accuracy by 20% and reduce rework by 25%
- Delivered 20+ appraisal** and compliance reports monthly to facilitate timely credit committee approvals.
- Delivered sessions on authenticating documents via GSTN, MCA, and UIDAI portals and fraud-risk detection.

## EXPERIENCE

### Credit And KYC Analyst, **Hinduja Leyland Finance - Commercial and Personal Vehicle Finance** Mar 25 – Present

- Conducted end-to-end KYC and due-diligence reviews ensuring completeness, authenticity, and compliance with RBI and company policy
- Analyzed data from CIBIL, Equifax & Experian for 50 + clients to identify anomalies and potential red flags.
- Partnered with Operations and Legal to close documentation gaps, achieving 95 % first-time-right KYC submissions.
- Built Excel dashboards tracking performance, KYC status, and data-quality indicators for faster management reporting.
- Produced 20 + monthly reports supporting credit, risk, and operations decisions.

### Finance Trainee, **Powergrid Corporation of India Ltd.** June 2022

- Supported financial-data reconciliation and documentation reviews to improve reporting accuracy.
- Assisted in process-mapping exercises identifying workflow efficiency opportunities.

## POSITION OF RESPONSIBILITY

### Core Member, **Invictus – The Commerce Society** Apr 2021 to Mar 2021

- Led a team of 50+ to manage event operations, including decor, on-ground coordination, and end-to-end logistical support.
- Co-developed and designed the Darkwood Saga, an interactive puzzle-based treasure hunt with **1,000+ participants**, and managed coordination, planning, and decor for “Comvictus 2024 – The Annual Fest”, attracting 6,000+ attendees.

### Captain – **College Basketball Team**

#### Guru Gobind Singh Indraprastha University

- Elected as **captain of a 12–15-member college basketball team**, trusted to lead both on and off the court.
- Led the team through **regular practice sessions and inter-college matches**, keeping players motivated and focused.
- Took responsibility for **match planning and in-game decisions**, adapting strategies under pressure.

## CERTIFICATION

- ACAMS – FINANCIAL INCLUSION CERTIFICATE – (Enhancing Financial Inclusion with a Risk-Based Approach):** Trained to apply FATF-aligned risk-based AML/CFT frameworks to design proportionate KYC/CDD controls, reduce onboarding friction for low-risk customers, and support compliant expansion into underserved segments.
- UDEMY – Anti-Money Laundering: AML, KYC, CDD & EDD Compliance:** Gained practical knowledge of AML and KYC principles, the three stages of money laundering, CDD/EDD procedures, identifying suspicious patterns, filing STRs, and applying industry best practices through real-world case studies.
- Risk Management – Hinduja Leyland Finance** – Practical exposure to operational-risk identification and mitigation within lending and KYC documentation. and SEBI standards.