

PRAGYA PANDEY

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PROFILE

Banking and Financial Crime Investigation professional with around 3 years of experience across AML, Financial Crime and Unusual Activity Reporting, customer due diligence, and transactional review. Skilled in identifying red flags, conducting evidence-based investigations, preparing case report and also holds a strong background in personal and general banking. Dedicated to strengthening internal controls and supporting organizations in meeting regulatory and compliance requirements with work experience across the 1st and 2nd Line of Defense for the bank.

STRENGTHS AND EXPERTISE

- **FCUAR** Filing & Documentation
- AML & Financial Crime Compliance
- Suspicious Activity Identification
- Transaction Monitoring
- Customer Due Diligence (**CDD**)
- Risk Assessment & Escalation
- Regulatory Compliance (KYC/AML)
- Banking Systems & CRM Tools
- Call Handling & Case Management
- Written & Verbal Communication
- Leadership & Management

PROFESSIONAL EXPERIENCE

HSBC

Investigator, Financial Crime Investigative Reporting

March 2023 - June 2025

- Conduct **timely and effective investigations** in line with **reporting standards and SLA requirements**.
- Review and assess **Financial Crime – Unusual Activity Reports (FCUARs)** escalated from various business units.
- Independently manage assigned caseloads and deliver **high-quality investigation reports or closure summaries within defined SLAs**.
- **Conclude investigations and provide risk-based recommendations**, including escalation for **Suspicious Activity Report (SAR) filing**.
- **Maintain accurate case records** within approved case management systems.
- **Conclude investigations** and provide risk-based recommendations, including escalation for Suspicious Activity Report (SAR) filing.
- **Seek advice from Subject Matter Experts** (e.g. AB&C, Sanctions Advisory and Tax Transparency etc.), where appropriate.
- **Identify and complete appropriate referrals for action**, including but not limited to, recommendations for exit, and **KYC/CDD** refresh referrals.
- **Demonstrate continuous development of investigative best practice**, skills and experience whilst in role.

Academy Mentor

- **Mentor** and train new hires on **bank policies, regulatory requirements, AML/KYC standards, and compliance obligations.**
- **Set clear learning objectives**, performance expectations, and development milestones for trainees.
- **Monitor trainee progress** through regular assessments, observations, and feedback sessions.
- **Provide coaching and constructive feedback** to improve performance, confidence, and role readiness.
- **Assist trainees** in understanding customer handling, operational procedures, and risk management practices.
- **Identify skill gaps** and recommend additional training or remediation plans.
- Support trainees in adapting to banking culture, ethics, and professional standards.
- **Act as a point of contact** for trainees, team leaders, and training stakeholders.
- **Collaborate with L&D**, compliance, operations, and management teams to align training delivery with business needs.
- **Maintain accurate training records**, progress reports, and onboarding documentation.
- **Prepare and share training performance reports** and updates with leadership.

Contact Centre Representative (Premier Banking and General Banking)

- Handling around (high value) **premier customer queries.**
- Resolving **queries end to end as the first point of contact.**
- **Escalating queries** and requests **as per the banking policies.**
- **Reporting FC-Unusual Activity, filling up CPFIR and CDF forms** and helping the **customer with suspected frauds and unauthorized transactions.**
- **Ensuring banking compliance, regularity, policies and principle. Maintain records** and update case history.
- Achieve and maintain quality services standards and **meeting KPIs.**
- **Communicating across branches and internal teams** by writing summaries and communicating conclusions effectively in a clear, concise and professional manner.

All India Women's Conference (sister concern of TATA MOTORS)

Office Administrator

June 2020-July 2022

- **Maintaining office services** by organizing office operations and procedures.
- **Handling the inventory and requisitioning of supplies** adhering to a limited budget.
- **Prepare expense reports** and invoices reflecting proper adherence to budget codes and policies.
- **Worked closely with committee** and board members to **plan events** address community needs and conduct productive meetings.
- **Coordinated** reception of **visitors** and answered phones and addressing queries from the public. **Designed promotional materials** for all the annual events and other happenings.
- **Supervision and delegation of work** to the fellow colleague.
- **Responsible for ensuring compliance** with respect to specific projects run by the NGO.
- **Coordinating** with **various cross functional teams** as per requirement.

EDUCATION

Indian Institute of Materials Management

PGDM Supply Chain Management and Logistics

Jamshedpur Women's University

Bachelor of Commerce (Honors)
