

AYUSH PANDAV

RISK ANALYST

MOBILE

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EMAIL

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LOCATION

New Delhi, INDIA

EXPERIENCE

4 Years 6 Months



PROFILE SUMMARY

With 4+ years of expertise in risk and compliance from organizations like Kaptive, DXC Technology, Royal Bank of Scotland, and Deutsche Bank, I possess a deep understanding of risk management, regulatory compliance, and internal control assessments. Skilled in implementing risk management strategies, conducting compliance assessments, and driving process improvements, I excel in mitigating risks and ensuring regulatory adherence. Proficient in navigating complex regulatory frameworks and delivering effective compliance solutions, I am dedicated to upholding the highest standards of risk management.

KEY SKILLS

- backend operations
- kyc operations
- client onboarding
- fatca
- AML Compliance
- Problem Solving
- Fraud Investigation
- Enhanced Due Diligence

WORK EXPERIENCE

Risk Analyst

The Kaptive

Jan 2025 - Dec 2025

- Leading as a key subject matter expert for a prominent Australian client, ensuring precision, compliance, and high-quality deliverables.
- Conducting thorough due diligence checks and validation of client ID, passport, bank details, proof of ownership, bank codes, and payment cards.
- Generating detailed reports on findings and promptly escalating any suspicious activities to the onshore team for further review.
- Creating Suspicious Activity Reports based on comprehensive analysis and player activity.
- Monitoring customer transactions and deposit patterns, and assigning precise risk ratings to enhance fraud detection and risk assessment.
- Ensuring strict adherence to regulatory standards as per Victorian Gambling & Casino Control Commission (VGCCC) guidelines.
- Supervising and conducting meticulous quality reviews of junior analysts to uphold work standards.
- Utilizing advanced tools such as SEON, Green ID, Fraudsight, Paizen, Oracle, Dispute 911, and Worldpay for comprehensive risk assessment, fraud detection,

- Customer Due Diligence
- Periodic Review

CERTIFICATION

- Anti-Money Laundering Concepts: AML, KYC and Compliance
05/2024 - Does not expire
- AIGPE Lean Six Sigma Green Belt
07/2024 - Does not expire

LANGUAGES

English
Hindi

Associate Professional

DXC Technology

Mar 2023 - Dec 2024

- Verified corporate and individual client details through document analysis and research, ensuring due diligence.
- Monitored transaction patterns to proactively identify and address unusual behaviors.
- Generated reports and promptly escalated alert reports to onshore teams.
- Efficiently handled surrender requests, beneficiary changes, and address and face changes.
- Reviewed forms for partial refunds and policy cancellations with meticulous attention to detail.
- Utilized Cyberlife and Sea Breeze tools to accurately process projections.
- Validated SSN and address details using Accurint for data accuracy.
- Promptly escalated red flags and fraud alerts to minimize potential losses.
- Ensured strict adherence to data confidentiality and compliance with security policies.

Entrepreneur

AK Manufacturers

Jul 2016 - Jun 2022

- Oversaw operations team to deliver end-to-end customer solutions, resulting in acquisition of new customers.
- Managed GST billing processes to ensure compliance with regulations.
- Monitored and optimized delivery logistics to enhance efficiency and customer satisfaction.

Analyst

Deutsche Bank

Mar 2015 - Mar 2016

- Collaborated with KYC FATCA team to streamline

client onboarding process

- Verified customer documentation to ensure adherence to regulatory requirements
- Conducted thorough background screening of clients for compliance purposes
- Reviewed and validated various tax forms such as W8-BEN-E, W9, and W8-BEN
- Coordinated with client representatives to provide necessary assistance
- Implemented targeted due diligence tasks to improve accuracy of client database

Analyst

The Royal Bank of Scotland (RBS)

Sep 2013 - Oct 2014

- Executed client reviews and KYC checks as a part of the client onboarding team.
- Analyzed business activity and assigned precise risk ratings for accurate risk assessment.
- Conducted EDD and CDD checks utilizing tools such as GRDM, Companies House, One Source, and Dun & Bradstreet to identify PEP, negative information, and verify the legitimacy of business sources.
- Quality checked the work of junior analysts to maintain high standards of accuracy and precision.
- Ensured strict adherence to AML standards, mitigating potential compliance risks.

EDUCATION

MBA/PGDM - Marketing

2013

Jagannath International Management School, Delhi

B.B.A/ B.M.S - Management

2011

Punjab Technical University (PTU)

