

# PANKAJ MALIK

## INTERNAL AUDIT

+91 9997218230

Gurgaon India

Pankajmalik229@gmail.com

## ABOUT ME

Detail-oriented banking professional with 4 years of experience at Fintech Sector, specializing in transaction monitoring, fraud detection, chargeback activities, and customer onboarding. Proven expertise in handling fraud and dispute cases, KYC analysis, AML, Edd, Cdd, and managing merchant payouts. Seeking to leverage my skills in payment operations and risk management in a challenging role to contribute to organizational growth.

## EDUCATION

Asian School of Business  
Noida (CCSU University)

2017 - 2020  
Bachelor of Business Administration (BBA)

Meerut Public School Meerut  
(Affiliated with CBSE Board)

2016 - 2017  
XII Commerce

## WORK EXPERIENCE

Trillion Loans (Bharat Pe)  
(13 Jan, 2025 )

### Internal Audit

#### KYC Quality Control & Compliance

- Review and verify KYC documents for new and existing customers to ensure compliance with RBI regulations and internal policies.
- Conduct quality checks on customer profiles to identify discrepancies, incomplete information, or fraudulent documents.
- Cross-check customer details with government databases (such as Aadhaar, PAN, and GST) for validation.
- Conduct periodic audits of KYC processes to ensure accuracy and regulatory compliance.
- Maintain detailed records of reviewed applications and quality-check reports for future audits.
- Provide feedback to the KYC team on process improvements and areas requiring corrective action.
- Generate reports on QC findings, rejection trends, and compliance issues.

**PAYTM PAYMENTS BANK LTD**  
**(1 May, 2023 - 29 Feb, 2024)**

**Upi Payment Specialist Transaction Monitoring Senior Associate**

- Monitored and analyzed transactions to ensure compliance with regulatory and internal policies.
- Handled chargeback activities, ensuring accurate and timely resolution of disputed transactions.
- Managed fraud detection processes, identifying and mitigating potential risks through proactive analysis.
- Led the investigation of fraud and dispute cases, working closely with stakeholders to resolve issues efficiently.
- Conducted bank reconciliation activities, ensuring accurate alignment of bank statements with internal records.
- Managed merchant payouts, ensuring timely and accurate release of funds to merchants.
- Maintained a detailed payout tracker to ensure transparency and accountability in the release of payouts.

**PAYTM PAYMENTS BANK LTD**  
**(Jan, 2021 - April, 2023)**

**VKYC Associate**

- Verified and validated customer documents in alignment with RBI regulations and compliance standards, ensuring seamless and compliant onboarding.
- Performed thorough KYC checks and documentation reviews to maintain full regulatory compliance throughout the customer lifecycle.
- Led high-risk customer assessments, delivering actionable recommendations on onboarding approval, account retention, or closure.
- Conducted detailed CDD and EDD investigations, identifying risk factors and ensuring enhanced scrutiny for sensitive profiles.
- Partnered with Compliance teams to strengthen KYC accuracy, completeness, and process integrity, reducing regulatory and operational risks.
- Boosted overall KYC quality by ensuring strict adherence to internal controls, regulatory norms, and audit expectations.

**Technical Skills**

Metabase  
MSG 91  
Microsoft Excel  
Outlook  
Finacle  
Power Point  
MS Word  
Research Relating to interests

**Achievements**

Rewarded with the title of rockstar performer. Promoted in less than 1 year from the post of associate to the post of senior associate.

Achieved fast-track promotion from Senior Executive to Internal Audit in only 6 months, demonstrating outstanding capability and reliability.

**Soft Skills**

Observation  
Decision making  
Communication  
Multi-tasking

**Strengths**

Ability to work efficiently in a team Good patience and calm-minded. Good interpersonal skills  
Disciplined, dedicated and determined Incorporating necessary upgrade in skills. Good logical and analytical skills.