

# ASHISH PANDYA

AML AND KYC ANALYST - Data Analysis, Regulatory Reporting & Compliance Audits

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## SKILLS

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- **AML & Compliance Tools:** Transaction Monitoring, FINTRAC, FATF Advisory and Risk Management.
- **Risk & Regulatory Reporting:** Fraud Analysis, Regulatory & Compliance Analysis, Reporting Automation.
- **Data Analytics & Tools:** MS Excel, Data Dashboards, Base SAS and Google Data Analytics (in progress).
- **Financial Operations:** KYC Checks, Collateral Monitoring, MTM Margin Review, Document Verification.
- **Process Optimization:** Automation of Manual Processes, Quality Control, Cross-Department Collaboration.

## WORK EXPERIENCE

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**Front Desk – Cashier & Customer Service Representative** **April 2023 – Present**  
*Canadian Tire Store* *Toronto*

- Delivered front-line service to over 150 customers weekly, processing accurate financial transactions exceeding \$10,000 daily, while ensuring zero compliance discrepancies and maintaining 100% transactional integrity.
- Maintained and controlled cash drawers and sales audits, reconciling cash discrepancies daily and supporting 98% inventory stock accuracy by coordinating closely with operations to reduce stock-out incidents by 30%.

**Senior Executive – Risk Department** **April 2022 – November 2022**  
*MCX Clearing Corporation Ltd.* *India*

- Implemented SEBI mandated circulars, enhancing regulatory workflows, decreasing regulatory non-conformities by 15% and ensuring 100% submission accuracy for all risk data provided to authorities and internal auditors.
- Conducted over 100 complex stress test simulations to quantify exposure scenarios, reducing capital risk coverage gaps by 20% and optimizing risk buffer levels in line with regulatory thresholds and organizational risk appetite.

**Senior Executive – Risk Department** **December 2018 – April 2022**  
*Metropolitan Clearing Corporation of India Ltd.* *India*

- Conducted due diligence and KYC checks for over 100 clearing members daily, maintaining 99% compliance with SEBI and FATF standards, and reducing onboarding delays through a standardized document review protocol.
- Automated high-risk manual workflows by collaborating with IT on SEBI-driven infrastructure upgrades, decreasing processing errors by 25% and enhancing turnaround times for daily collateral monitoring reports.

**Risk Analyst** **January 2014 – February 2018**  
*X L Dynamics India Pvt. Ltd.* *India*

- Evaluated over 1,200 mortgage loan files for AML and KYC red flags, ensuring 99% compliance with FINTRAC guidelines and initiating due diligence for high-risk clients using LexisNexis based transaction monitoring.
- Flagged 30+ high-risk transactions monthly and coordinated escalations with internal AML compliance teams, collaborated with underwriting & legal teams to close documentation gaps, reducing turnaround times by 15%.

**Export Consultant** **May 2012 – January 2014**  
*M/s Fressia* *India*

- Processed development of export SOPs and regulatory documentation, resulting in 100% compliance with trade regulations and reducing customs related delays by 25% across key shipments to new international clients.
- Developed client engagement pipeline with 10+ foreign buyers, contributing to a 30% boost in recurring export volumes through tailored compliance responses and effective follow-ups on customs documentation reports.

**Trader** **October 2011 – March 2012**  
*Capstone Securities Services Pvt. Ltd.* *India*

- Executed over 200 intraday U.S. equity trades weekly, leveraging data-driven strategies to minimize trading risk, resulting in a 12% reduction in net losses and adherence to regulatory compliance on U.S. trading platforms.
- Maintained full capital audit trail of executed trades and trade rationale, enabling 100% audit success score rate during quarterly reviews and ensuring compliance with FINRA guidelines for institutional trading activity.

## EDUCATION

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**Masters of Business Administration** June 2009 – April 2011  
*Amity University, India*

**Post-Graduate Diploma in Financial Management** June 2008 – May 2009  
*Maharaja Sayajirao University of Baroda, India*

**Bachelor of Commerce** June 2005 – April 2008  
*Gujarat University, India*

## CERTIFICATIONS

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- **Certified Anti-Money Laundering Specialist (CAMS)** – ACAMS, USA
- **Certified Transaction Monitoring Associate (CTMA)** – ACAMS, USA
- **Google Data Analytics Professional Certificate** – Coursera (In Progress)