

Yogesh Pillai

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Professional Summary

Risk and Compliance professional with 1 year of hands-on experience as an Apprentice at Standard Chartered Bank PLC. My apprenticeship has spanned both CIB and WRB business divisions viz local corporates, middle markets, trade operations, retail, cards, mortgages, client management, financial crime compliance, and internal audit — where I've worked on independent compliance testing, regulatory mapping (RBI, Basel III, FATF), and control validation. I hold a Bachelor's in Commerce (Accounting & Finance) from Patkar-Varde College with a 9.47 CGPA and I'm currently pursuing the US CPA, targeting completion by December 2027. I'm now looking to build on this foundation in a full-time Risk and Compliance role.

Work Experience

| Apprentice – Group Compliance and Financial Crime Risk Division (CFCR) | Asia and South Asia |

| Standard Chartered Bank PLC | Mumbai, Maharashtra | Aug 2025 – Aug 2026 |

- Conducted RBS tranche III testing for 90+ regulatory guidelines which ensured adherence to the RBI requirements. Testing was conducted with involvement of multiple business units and stakeholders across the bank resulting 88% success rate in the testing.
- Performed risk assessment report validation of the issues identified by the regulatory bodies indicating bank's exposure to financial, operational, technological and competitive risks achieving 95 % satisfactory results for major business vertical.
- Safeguarded bank's intraday exposure of INR 1431 crores by assessing the timely implications of the new business process overriding the existing one which included major loopholes in the day-to-day business activities.
- Led an independent thematic review of the RBI MSME Circular at bank level, mapping regulatory requirements to controls across the Retail segment. Identified 2 process deviations via risk-based sample testing, process note review, and data validation; monitored implementation of corrective actions through closure.
- Drove QA testing on open issues rated 'Fail' or 'Needs Improvement' across tranche testing, thematic reviews, and risk assessment report validation, upholding the sustainability and quality of implemented remediation.
- Identified and evaluated significant non-compliance issues bank-wide, driving operational-effectiveness enhancements that restored regulatory alignment and strengthened control sustainability.
- Preserved fair market conduct by mapping and independently testing anti-market-abuse controls and surveillance frameworks against regulatory requirements, upholding conduct standards and contributing to a zero-breach compliance record.
- Partnered with First Line of Defence teams to interpret and operationalize regulatory changes, balancing compliance rigor with business efficiency, and strengthening the bank's proactive regulatory-readiness posture.
- Coordinated documentation of identified issues, control gaps, and process amendments to support internal and regulatory audit functions, ensuring accurate, audit-ready evidence trails across the review lifecycle.
- Applied AI-enabled tools (Microsoft Copilot) to accelerate regulatory research, checkpoint documentation, and structured (BLUF) reporting to senior stakeholders.

Education

| Bachelor of Commerce: (Accounting and Finance) | 2022 – 2025 |

| Patkar Varde College | University of Mumbai |

| Grade: A+ | CGPA: 9.47 out of 10.00 |

| Coursework: Accounting, Financial management, Taxation (direct and indirect), Economics (micro and macro), International Finance etc |

Research & Achievement

- “A Study on Public Perception of Financial Risks on Fintech Startups” — Runner-Up, Shodh Samiksha National Research Conference 2025 (ISBN 978-81-985429-6-0)

Certifications & Professional Development

- US CPA (AICPA) — candidate, exam preparation in progress

Core Competencies

Independent Compliance Testing (ICT)	Regulatory Circular Review	Enterprise Risk Management (ERM)
Deviation & Root Cause Analysis	Credit Portfolio & Exposure Validation	Regulatory Data Validation & Reconciliation
Executive Reporting & Communication	MS – Suite (word, excel, ppt etc)	Control Gap Identification
Interdepartmental Coordination	Independent Judgment	Quality Assurance Testing
RBI Regulations & Master Directions	Microsoft Copilot & AI-enabled Analytics	AML/KYC Governance