

CA Ranjana Pandey *Manager Compliance*

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📍 Pune India

📅 30/08/1992

Profile

Experienced Compliance and Risk professional with a strong background in regulatory reporting, policy implementation, and statutory compliance across NBFC and microfinance institutions. Proven track record in managing RBI submissions, risk reviews, and aligning internal processes with evolving guidelines. Skilled in audit support, financial reporting, and team leadership. Proficient in GST, EPF, ESIC filings, and coordination with cross-functional teams to ensure operational efficiency.

Education

2022	CA <i>Institute of Chartered Accountants of India</i>
2012	B.com <i>Mahatma Gandhi Kashi Vidyapeeth</i>

Professional Experience

08/2024 – present Pune	Manager Compliance <i>Bajaj Auto Credit Limited</i> <ul style="list-style-type: none">Reviewed and ensured timely and accurate filing of all RBI monthly, quarterly, and annual returns and any other submission to RBI in compliance with NBFC regulations.Developed comprehensive checklists and actionable trackers for monitoring compliance with RBI GuidelinesConducted in-depth reviews of SOPs and vendor agreements to assess and mitigate compliance risks.Supported implementation of regulatory circulars by interpreting guidelines, aligning internal processes, and preparing impact notes for cross-functional teams.Collaborated with internal stakeholders to ensure timely submission of ad-hoc regulatory information, including governance and public disclosures.Acted as the primary point of contact for the RBI audit, ensuring timely provision of all required data and documentation to the RBI audit team, coordinated with internal and statutory auditors for timely completion of Compliance function audits.
11/2022 – 08/2024	Chief Manager Compliance & Risk <i>Cashpor Micro Credit</i> <ul style="list-style-type: none">Identified key regulatory and statutory risks and reviewed compliance performance; presented findings to Senior management/MLRC/Audit CommitteeLed the framing, periodic review, and renewal of Board-approved policies, ensuring compliance with RBI guidelines on liquidity, pricing, and resource management..Maintained a comprehensive compliance calendar with key regulatory guidelines, rules, and checklists to ensure proactive compliance trackingReviewed and ensured accurate and timely submission of monthly and quarterly RBI returns; maintained close coordination with the Accounts and Finance teamRegularly monitored Capital Adequacy Ratio, Qualifying Assets, and other NBFC MFI thresholds; promptly escalated breaches to senior leadershipOversaw fraud monitoring and ensured timely reporting to RBI through FMR return submissions

- 12/2019 – 08/2022 **Assistant Manager Accounts & Finance**
DSRV Enterprises Private Limited
- Prepared and filed statutory returns including GST, EPF, and ESIC; ensured timely payments and compliance with applicable laws
 - Coordinated with auditors for book finalization and tax filings.
 - Led tender documentation for government project bids.
 - Supervised and trained finance staff; implemented performance standards.
 - Supported marketing initiatives to increase client acquisition.
 - Managed inventory procurement and vendor engagement.
- 05/2018 – 04/2019 **Accounts Executive**
GATP Solutions
- Managed reconciliations and maintained accounting records on QuickBooks, Xero Resman Etc.
 - Prepared sales tax data and bookkeeping for e-commerce clients.
 - Handled AR/AP for multiple clients
- 06/2016 – 12/2018 **Audit Assistant**
Dwivedi Gupta & Co.
- Finalized books, prepared financial statements, and e-filed ITRs and audit reports.
 - Participated in statutory, internal, tax, and VAT audits.
 - Filed returns under Income Tax, TDS, Service Tax, and Excise
 - Supported timely execution and finalization of audit assignments against project deadlines.
 - Crosschecked audit files with associated documentation to ensure appropriate levels of supporting evidence.

Skills

Technical Skills

- Successfully completed 100 hours of Information Technology Training in accordance with the requirements of “The Institute of Chartered Accountants of India.”
- Comfortable in working with various Windows-based packages like MS Office and Accounting packages like Tally and Busy, QuickBooks Xero Resman Software, etc

Soft Skills

- Strong interpersonal & communication skills.
- Time Management and meticulous Attention to Detail
- Team player, problem solver and poised under pressure

Declaration

I hereby declare that the information furnished above is true to the best of my knowledge and belief.

Ranjana Pandey
Pune, Maharastra, 29/05/2025