

Profile:

A value-driven Financial Crime professional possessing 8+ years of experience in Banking and Financial Technology industry specializing in areas like AML, KYC, Compliance, Sanctions, Risk Assessment, Remediation, Investigations, Due Diligence and Technology with strong understanding of Global AML Framework and BFSI Industry Guidelines. I'm an energetic and ambitious person who has developed a mature and responsible approach to perform any task in timely manner. An effective communicator with excellent relationship building and leadership skills. Possess strong analytical, problem solving & organizational abilities with a flexible & detail-oriented attitude.

Key Competencies:

Subject Matter Expert in Financial Crime and Compliance, Risk Assessment, KYC/CDD, PEP compliance/review/advisory, Sanction/PEP/Adverse Media Screening/Due Diligence/Advisory, Transaction Screening/Monitoring, unwrapping of complex cases/UBOs within corporate structures, and Suspicious Transaction Reporting/Investigation, SAR filing, Audit testing, MIS compilation, Policy and Procedure drafting.

Professional Experience:

Dyninno India LLP (Multipass)

Compliance Monitoring Officer (Jan 2024 – Oct 2024)

- Acting as Second in Command to the Head of Compliance and primary point of contact between business and compliance team in relation to all AML matters before escalations to the MLRO.
- Maintaining a strong relationship with Business team and providing guidance in relation to compliance criteria.
- Managing a team of specialists and senior specialists for performing various audit testing related to Customer Onboarding, Transaction Monitoring, Periodic Reviews and other functions in Compliance team.
- Providing guidance and oversight to the 1st LOD (Customer Onboarding, Transaction Filtering, Transaction Monitoring, Sanction Screening and Periodic Review teams)
- Performing various testing as per the compliance monitoring program to check if there are any deviations from the current SOPs in Compliance policy.
- Performing testing for customer complaints in accordance with AML CFT policy
- Performing audit testing for Internal and External SAR/STR filed to NCA
- Preparing drafts for various compliance related Policies & Procedures and providing appropriate recommendations for areas of improvement to MLRO & CCO.
- Assisting the MLRO in the designing, implementation and management of controls designed to meet the regulatory requirements effectively and efficiently.
- Monitoring regulations to ensure changes are understood and implemented wherever required
- Advising the MLRO for compliance considerations relating to new products
- Work closely with MLRO to enable enhancement of the Financial Crime programme.
- Sample testing of client accounts/transactions to ensure adherence to policy
- Conducting risk assessment and implementing appropriate controls to manage AML risks
- Preparing and Providing AML Compliance training to staff from different departments.
- Preparing MI reports on compliance and regulatory issues for senior management ahead of board and senior management meetings.

Compliance Monitoring Specialist (Aug 2023 – Jan 2024)

- Acted as a SME for all AML related matters in the organization for Sales, Customer Onboarding, Transaction Monitoring teams.
- Managed a team of subordinates for performing various audit testing for transaction monitoring alerts & finding out potential breaches against company's Compliance policies & procedure.
- Conducted 2nd level AML and CDD/EDD reviews on newly onboarded clients along with existing clients (Periodic Reviews) & identifying any potential breaches as mentioned in the compliance policy.
- Reviewed Transaction Monitoring at 2nd Level to find out any potential breaches in processing the transactions.
- Performed various testing as per the compliance monitoring programme to check if there are any deviations from the current SOPs in Compliance policy.
- Assisted the MLRO in the designing, implementation and management of controls designed to meet the regulatory requirements effectively and efficiently.
- Provided AML Compliance training to staff from different departments.

Compliance Specialist (Feb 2023 – Aug 2023)

- Performed day to day real-time & post transaction monitoring for our banking clients & identifying any potentially fraudulent or illegal activity (1st LOD) & ensuring timely resolution and escalation of alerts.
- Worked closely with the Operations team and conducting EDD checks on the transactions.
- Conducted CDD reviews on clients, identifying any potential risk issues related to AML, bribery as well as potential reputational risks to the business.
- Carried out risk assessments at client inception to see whether the prospective client presents a higher than usual risk of money laundering.
- Reviewed client complaints & responding to correspondent bank queries

Sumitomo Mitsui Banking Corporation (Jan 2022 – Jan 2023)

Assistant Manager- Legal & Compliance Department

- Took care of 2nd level KYC of corporate customers in the bank. It included New Customer Onboarding, Periodic Reviews, Event Driven updates & regular customer updates basis regulations laid by RBI.
- Handled & provided resolution to queries raised by 1st level KYC team.
- Managed a team of subordinates related to their regular BAU, process training, doubt clarification & quality analysis.
- Performed Transaction Filtering (Sanction Screening) & Local Sanctions List update in the bank.
- Performed the reporting requirement like RBI quarterly reports, performing UATs, FATCA CRS reporting, etc.
- Performed Transaction Monitoring at 1st level on tools like SAS AML based on the various scenarios being defined by our Head Office, IBA & FIU.
- Performed the advisory function in the bank with respect to AML KYC checks which includes guidance to be given to other departments & make them aware of AML KYC screenings & procedures.

EYGDS (Feb 2019 – Jan 2022)

Analyst - Financial Crime

- Performed end to end KYC checks at the time of on boarding of the client & during our relationship with them which includes AML, sanctions check, adverse media etc.
- Managed performance for 4 counselees which included their process training, production & work efficiency.
- To perform KYC Quality Checks & remediations for EY UK&I.
- KYC Compliance & regulatory checks for EY NL & EY MENA.
- Cross trained to perform checks on Insider trading.

RBS Business Services Pvt. Ltd. (Dec 2014 – June 2017)

Process Associate - Anti Money Laundering

- Investigation of SWIFT messages against the possible sanctioned (terrorist financing / narcotics / countries) elements.
- To adhere to the AML (Anti Money Laundering) policies being framed by the sanctions / compliance regulators (e.g. OFAC, EU, PATRIOT, etc.).
- Need to get in touch with the stakeholders (foreign counterparts).
- Our work involved Enhanced Due Diligence (EDD) and Customer Due Diligence (CDD).
- All the queries being raised by the clients' needs to be responded on time.
- Provided classroom training to new joiners about the process. Overview of the applications to them via buddy-up sessions.
- Planning and execution of queues before specified country cut-off to avoid any miss-outs.
- Dashboard / MIS compilations.

Achievements & Skills:

- Received Reward and Recognition for Star Performer for the Quarter 4 in 2023 in Multipass.
- Awarded with silver ovation for recognition program 2015 for the support at the time of Chennai floods at a stretch of working more than 14 hours in a day.
- Awarded for being vigilant for escalating a transaction involving sanctioned element.
- Awarded spot ovation for vigilantly finding a transaction in which the customer stripped off the information.
- Awarded star of the month award twice for outstanding performance & active participation in ongoing floor activities.
- Appreciated for Doing the Right Thing
- Received an appreciation for Risk identification in the application & the same has been logged as a risk.
- Submitted two workouts for process improvement & to avoid customer transaction delay.
- Cleared internal skill assessments in RBS AML Level 1, AML Level 2 & Trade Level 1.

Certification/Add on courses:

- CAMI from Ponsun's AML Academy.
- AML-KYC certification from Indian Institute of Banking & Finance.

Projects undertaken:

- KYC (Know Your Customer) Screening, Client onboarding.
- PEP (Politically Exposed Person) Screening
- Sanction Screening
- Ship Screening
- Global Client Screening / CLIF (Client Filtering)
- Pilot, Dry Run and Deployment for Netherland & MENA customers onboarding
- Prepared Policies and Procedures as per DFSA for Dubai License for Multipass

Scholastics:

- Master's in business administration (MBA) with specialization in Marketing, from Maharaja Agrasen Institute of Technology 2014 (Score - 81%).
- Bachelor of Science (Physics) Honors, Delhi University, New Delhi, 2012 (Score - 51.7%).
- Class XII C.B.S.E. Board, New Delhi, 2008 (Score - 80%).
- Class X C.B.S.E. Board, New Delhi, 2006 (Score - 79.6 %)

Accomplishments:

- Volunteered for Commonwealth Games 2010 at JLN Stadium.
- Awarded for outstanding participation in Divinity Society in college for 3 years.
- Served as a part of Organizing Committee of college festival (in Graduation) for 3 years & in post-graduation for 2 years.
- Co-ordinated & participated in inter-college Entrepreneurship competition & received appreciation for the same.
- 2 year's Event Management Experience.
- 1.5 years Catering & Food industry Experience.

Internship Details:

- Company Name - Mrs. Bector's Food Specialties Pvt. Ltd. (Cremica)
- Topic - To Study the Market Potential for Cremica.
- Generating of leads for Cremica through market survey in various schools, colleges & hospitals of Delhi/NCR.

Personal Details:

- Date of Birth - 27th August 1990
- Address - AE-12 First Floor Shalimar Bagh New Delhi-110088
- Linguistics - English, Hindi, Punjabi
- Nationality - Indian
- Residence - India

Personal Traits:

- Effective listener
- Dedication
- Work flexibility
- Team player
- Strong communication skills
- Good leader

Declaration

I hereby declare that all the details given above are true to the best of my knowledge and belief.

Place: New Delhi

Yours Sincerely

Date:

(Japinder Singh)