

Joginder Singh

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PROFESSIONAL SUMMARY:

A seasoned KYC/AML professional with 15 years of expertise in anti-money laundering compliance and client due diligence (CDD). Demonstrated proficiency in managing risk, preparing reports such as PEP, CDD, and EDD, and ensuring compliance with global regulatory standards. Adept at leading teams, providing mentorship, and improving processes to meet quality and compliance objectives.

SKILLS:

- Fraud detection and prevention
- Financial investigation analysis
- Research & analytical skills
- Regulatory compliance and Customer due diligence (KYC, CDD, EDD, PEP, ROI)
- Project management

WORK EXPERIENCE:

eClerx Services Limited, Chandigarh
Senior Process Manager - KYC

February 2024 to June 2024

Key responsibility areas:

- Lead the KYC process for a major US bank, ensure compliance and accuracy for the global clients
- Supervise daily operations to review team performance, coordinating closely with supervisors to meet client deliverables.
- Liaise with business sub-lines, Quality Control, and oversee workflow management
- Performance management, coaching & development of team members

KPMG Global Services Private Limited, Gurugram
Team Leader - KYC

September 2011 to February 2024

Worked with KPMG on multiple AML, Fraud Investigation and KYC projects. My key responsibilities were as follows:

- **KYC Leadership and Risk Mitigation:** Led initiatives within the Global KYC domain for one of Europe's top banks to effectively mitigate AML (Anti-Money Laundering) risks. Ensured strict adherence to regulatory requirements by overseeing KYC processes for a diverse global client base. Directed detailed reviews of client data and documentation to prevent reputational, regulatory and legal risks.
- **Team Mentorship:** Provided guidance and mentorship on client file reviews, ensuring accurate and timely completion of KYC remediation tasks. Fostered a high-performance culture, driving continuous improvement and enhancing the overall team performance through structured coaching and knowledge-sharing.
- **Client Due Diligence:** Conducted comprehensive due diligence on clients (high, medium, and low risk) in line with KYC and AML policies. Led the analysis of politically exposed persons (PEPs) and coordinated with compliance teams for escalation, ensuring thorough risk assessment and mitigation.
- **End-to-End KYC Process Management:** Led the end-to-end KYC process for global business entities, ensuring full compliance with international standards and guidelines. Collaborated globally with counterparts to streamline client onboarding and periodic reviews, enhancing operational efficiency.
- **Cross-Functional Collaboration and Client Communication:** Acted as the liaison between KYC teams and global counterparts, facilitating efficient resolution of complex issues. Communicated critical process updates from clients to ensure team members were equipped with the latest knowledge for effective performance.
- **Process Improvement and Knowledge Dissemination:** Designed and conducted regular Process Knowledge Tests (PKTs) to evaluate the team's proficiency and addressed gaps through targeted coaching. Developed comprehensive job aids, SOPs, and training materials that enhanced the team's understanding of evolving policies and procedures.

- Case Allocation and Quality Assurance: Allocated cases and determined case sampling requirements to maintain high-quality standards across KYC processes. Managed BAU reporting and ensured timely closure of cases through collaboration with various stakeholders.
- Client Audit Participation: Participated in monthly client audits (PQA Attestation), ensuring project adherence to SLAs. Worked with client feedback, calibrating responses to align with project quality goals, and securing a high monthly quality score.
- Administrative Leadership and QA Management: Took on administrative tasks such as managing centralized communication inboxes (Rolling Review FCC), issuing communications, and updating logs to ensure transparency and accountability. Led the resolution of appeals and QA corrections through regular monitoring and collaboration with team leads.
- Training and Skill Development: Facilitated targeted training sessions and on-the-job coaching to build team expertise in KYC processes, regularly assessing training impact to align with evolving AML/KYC standards and client expectations.

WNS Global Services Pvt. Ltd., Gurugram
Senior Customer Service Associate

February 2009 to September 2011

- Investor Reporting Process (Reconciliation & Claims): Served as a Senior Customer Service Associate, handling the Investor Reporting Process for a US-based mortgage client. This involved preparing detailed reports on foreclosed properties, summarizing and analyzing foreclosure expenses, and reconciling tax and insurance accounts to track profits or losses from sales.
- Cross-Skilled Expertise: Gained cross-functional expertise in both the Reconciliation and Claims processes, contributing to multiple areas of investor reporting, ensuring smooth operations across both domains.
- Internal Quality Checks: Conducted internal quality checks for team members to ensure accuracy and compliance in all reconciliation and claims processes, contributing to the team's overall performance and quality standards.
- Reporting and Performance Tracking: Prepared daily and monthly productivity reports for the Team Leader, providing insights into the performance of reconciliation team members and helping drive operational improvements.
- Coaching and Team Support: Provided guidance and support to the Investor Reporting team, assisting colleagues in understanding key processes. Helped in clarifying tasks and resolving challenges, contributing to the overall performance and knowledge-sharing within the team.

QUALIFICATION:

- PMP Certification (PMI), August 2017 to 2020
- MBA (Finance & HR) from IMT Ghaziabad in 2009
- Diploma in Financial Accounting from Perfect Accountant Pvt. Ltd. Dehradun
- M. Com from HNB Garhwal University, Srinagar in 2007
- B. Com from HNB Garhwal University, Srinagar in 2005