

# Urmeet Singh, CAMS

A hard-working and smart working individual with over 8.5 years of experience having Eye for details, always eager to learn new things. Have proven records of working under pressure, handling multiple processes and teams at one time with accuracy. Have been awarded multiple times in the current and previous organizations for outstanding performance in various genre of AML KYC including CDD, EDD, Transaction Monitoring, UBO Identification, SAR/STR filing, PEP/Sanctions/Adverse Media Screening, team handling etc.

## Contact Info :

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## Certifications :

ACAMS : Certified Anti Money Laundering Specialist

IIBF - AML KYC

IIBF - Prevention of Cyber Crimes and Fraud Management

## Professional Experience

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### IIFL Home Finance Ltd. - Compliance & Governance Manager

Aug'24-Present

- Pioneered the organization's Anti-Money Laundering (AML) function, establishing a comprehensive compliance framework from the ground up in alignment with regulatory standards.
- Collaborated with cross-functional teams and successfully led the end-to-end implementation of robust Screening and Transaction Monitoring systems by coordinating across Risk, Legal, Policy, Credit, IT, and Operations teams.
- Developed analytical processes to monitor and investigate attempted fraud cases, excess balance refund data, and high-risk cash deposits to detect potential money laundering patterns.
- Initiated and filed Suspicious Transaction Reports (STRs) with the Financial Intelligence Unit (FIU) as required, strengthening the organization's regulatory reporting standards.
- Initiated and conducted enterprise-wide AML risk assessments (MLRA) and gap analysis, leading to the identification and mitigation of key risk areas.
- Built and managed a centralized repository of AML documentation and reports for audit and regulatory readiness.
- Acted as the primary liaison for cross functional teams and regulatory bodies on matters related to AML compliance and governance.
- Instituted ongoing screening protocols for customers, employees, directors, and key managerial personnel (KMP), ensuring continuous due diligence and proactive risk mitigation.
- Ensured adherence to legal and regulatory obligations under key statutes including the PMLA, 2002 Unlawful Activities (Prevention) Act (UAPA), 1967 and the Weapons of Mass Destruction (WMD) Act, 2005.

### KPMG - Consultant

Jan'22-Aug24

Client: KYC Onboarding (Canadian Investment Bank)

- Managed KYC onboarding processes for a diverse portfolio of entities including Investment Advisors, Broker-Dealers, Government Entities, and Trusts, primarily catering to U.S.-based clients.
- Conducted comprehensive client due diligence through public domain research utilizing global databases and regulatory sources such as SEC, FINRA BrokerCheck, EDGAR, FDIC, and internal repositories.
- Analyzed corporate structures, licensing status, regulatory filings, and risk indicators to ensure compliance with internal policies and regulatory requirements.
- Held regular client meetings to provide process updates, address onboarding challenges, and facilitate smooth resolution of business-as-usual (BAU) hurdles.
- Actively participated in day-to-day query resolution and served as a liaison between internal teams and clients to ensure timely onboarding and documentation completion.

Client: KYC Remediation (UK Banking Group)

- Led the Quality Control (QC) team for a large-scale KYC remediation project focused on CDD and EDD ensuring 100% quality SLAs and timely case completion for various corporate entities.
- Conducted case audits, ensured compliance with client SOPs, and identified BO/IBO/UBO for legal entities including Private Limited Companies, Sole Traders, LLPs, Trusts, Clubs, and Societies.
- Performed in-depth KYC due diligence, including source of wealth verification and business nature assessments for high-risk accounts.
- Collaborated with clients, senior stakeholders, and cross-functional teams to ensure adherence to AML standards and regulatory compliance.
- Managed team performance, workload allocation, daily huddles, training, and reporting to senior stakeholders.
- Conducting team huddles on daily basis to share within the team – daily tasks given by senior management during SOD calls.
- Created and shared performance reports with senior management, supporting data-driven decisions and continuous process improvement..
- Acted as the liaison between onshore and offshore leadership for project updates, escalations, and training alignment.

### **SBI Cards and Payment Services Ltd, Gurgaon**

**Nov'17-Jan'22**

- Conducted comprehensive watchlist screening against PEPs, Sanctions, Adverse Media, and internal/custom lists including FIU and RBI databases.
- Performed transaction monitoring and in-depth analysis of alerts to detect potential suspicious activity. Investigated Level 2 alerts for false positives and escalated the suspicious activity account for SAR/STR approvals.
- Created transaction monitoring test scenarios as per the requirements and review of current and new Red Flag Indicators.
- Prepared and submitted regulatory reports such as STR, CTR, CBWT, FATCA, and NTR within strict deadlines via regulatory platforms including Fin-net and FIU-IND.
- Led periodic account reconciliation activity based on customer risk categorization (high/medium risk).
- Identified Beneficial Owners (BO) and Ultimate Beneficial Owners (UBO) during corporate onboarding, including Enhanced Due Diligence (EDD) using government sources such as MCA.
- Proactively identified process gaps, recommended improvements, and contributed to the development of new policies and procedures in line with regulatory requirements.

### **Rewards and Recognition**

- Super Team award for Investment Banking Project.
- Above and Beyond for KYC Remediation Project.
- Promoted to TL in KYC remediation project based on productivity (of more than 100% each month) and quality 100%.
- Employee of the Month in SBI Cards within 6 months of joining.
- Multiple Spot Awards for displaying exemplary performance in the daily BAU tasks.

### **Key Skills**

- Team Managing
- Financial Crime Compliance
- Transaction Monitoring
- PEP/Sanctions/Adverse Media Screening
- KYC Remediation/Onboarding
- Corporate KYC CDD/EDD
- QC / QA
- Reconciliation
- Leadership

### **Education**

- Bachelor of Technology (Mechanical Engineering) - Maharshi Dayanand University, Rohtak, 2013-2017.
- Senior Secondary, St. Joseph's Convent School, Faridabad, 2012