

Sahil Gulati

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Key Skills

Financial Crime Compliance | Anti-Money Laundering (AML) | Know your customer (KYC) | Customer Due-Diligence (CDD & EDD) | Transaction Monitoring | Fraud Detection | Team Management | Stakeholder Management | Sanctions Screening | SOP Development | Reporting and MIS

SUMMARY

- A result-oriented MBA professional with over 15 years of experience in the financial services industry with MNC banks and Tier 1 consulting firm, seeking management roles in Operations and Quality control.
- Expertise in Operations & Quality management, Research & Investigations, and Compliance across Finance, Insurance and Banking related products- AML, KYC, Third-party Due diligence
- **Tools & Products**- MS Office, Actimize, World Check, LexisNexis, D&B, OneSource, Atlassian, Confluence, ARIS, Clarizen

PROFESSIONAL EXPERIENCE

Manager, NTT Data Services (Payroll of NLB Services Pvt Ltd)

April 2024 - Present

- Managing a team of around 30 analysts and a team leader to run the AML/KYC remediation services for a UK based challenger bank for preventing payment-related fraud and responsible for certain transactions related issues and monitoring
- Conduct regular client and stakeholders calls to address operational updates, resolve escalations and provide feedback
- Assisting in defining, monitoring and tracking of various KPIs and SLAs.
- Act as a point of contact for key stakeholders ensuring alignment with business goals and service level agreements
- Review and update standard operating procedures to maintain compliance and improve process efficiency.
- Monitor day to day operations, ensuring adherence to key performance indicators and compliance standards.
- Manage KYC/ Customer Due Diligence processes, ensuring compliance with regulatory requirements
- Involved in improving client satisfaction scores by effectively managing escalations and providing timely resolutions.
- Collaborate with multiple departments and stakeholders to achieve seamless process integration.

Team Manager, Barclays (6-Months Contract)

March 2023 – Sept 2023

- Managed a team of 16 Senior Analysts supporting a project to **monitor financial risk of ongoing transactions** of clients.
- Acted as an SME transitioning of the project with **SOP preparation** - process flow charts and documenting policies and procedures.
- Ensure adherence to all stakeholders to achieve seamless process integration
- MIS preparation and reporting of status to onshore team.

Deputy Manager, WNS – BFSI Operations

Feb 2021 – Feb 2023

- Managed a team of 15 analysts supporting multiple geographies and time zones for a Middle East based payments provider Fintech client for an EDD Project comprising transactions monitoring, Periodic review for High/Medium and Low risk customers.
- Built the team ground up- hiring, onboarding, facilitating initial training with the client for transition and onboarding resources to the project.
- Monitoring daily targets and quality of the team as per SLA. Acted as an **SME for EDD** and transactions monitoring

processes.

- Responsible for overseeing tasks, planning schedules, meeting deadlines, ensuring people meet goals.
- Act as the team's key liaison with various groups like Quality team, compliance, and operations, as well as interact directly with partner groups.
- Working with compliance, the business, and the KYC teams globally on interpretation and implementation of new AML policies.
- Develop executive level presentations and metrics for daily and weekly reporting / updates to client and senior management.
- Oversee the process for managing AML and reputational risk matters, act as a point of escalation for team members, and stakeholders.
- Responsible for ensuring the required policies and procedures are followed for all processes in AML/KYC like Periodic Reviews and monitoring transactions.

Assistant Manager, Genpact

Apr 2019 – Feb 2021

Worked in **Transaction surveillance and Due Diligence team** for world's largest social networking site:

- Performing name and account-based research to determine if evidence of money laundering activities exists. Evaluate transactions and customer relationships for **money laundering** activities and identify **red flag** issues.
- Analyze the **rule-based alerts on actimize** to identify the false positive and true matches whilst doing investigation on source of funds and source of wealth of customers.
- Maintain familiarity with appropriate investigation techniques to support **AML activities**, including research utilizing bank systems, intranet, internet, and external vendor solutions as appropriate.
- Review systematic **Anti-Money-Laundering (AML) alerts** and determine whether transactions occurring are valid Anti-Money Laundering risks.
- **Quality check lead** - Managed a team of 10 resources and did their quality checks to ensure the work delivered to client is error-free.

Associate consultant, KPMG Global services

Sep 2011 – Oct 2017

- KYC Checks - Conducted Client Rolling Review KYC checks as per the CIP (Customer Identification Program) in line with Firm wide & UK Guidelines which provides guidance on the Anti-money laundering and financial sanction programs for US and UK Banks
- Conducting in-depth Quality Assurance Reviews (QARs) of key AML and KYC functions within EMEA and APAC region for large investment banks
- KYC profile refresh and investigation includes a detailed review of cases, scenarios, and regulatory requirements (like distinct line of business; legal name of the entity; PPB; Source of Wealth; Proofs of Regulation / Listing; List of Service Providers; Identification and Verification of Shareholders' / Beneficial Owners).
- Research and Investigation - Reviewing the company's ownership structure while referring to various approved online sources like Company's Website, Annual Reports, Lexis Nexus, One Source, D&B, Astrus
- Performing KYC due diligence checks (CDD and EDD) on customers including High Risk, Politically Exposed Persons (PEP) and sanctions screening for various jurisdictions through World Check, Factiva, RCD, and Lexis Nexus.
- Adhere to internal controls, compliance, and operational risk controls in accordance with Bank and regulatory standards, policies, and practices and to report/correct control weaknesses, compliance breaches and operational defects.
- Promote effective delivery of services to maximize accuracy, timeliness, consistency, and cost effectiveness.
- Performing background verification on entities and individuals using a wide variety of online databases including corporate registries, stock exchanges, courthouses, and media amongst others
- Investigating KYC related frauds including documents scrutiny, consistency of Global AML / KYC regulatory framework & attempting legal remediation.

Senior Analyst, Bank of America**Jun 2007 – Sep 2011**

- Reviewed customer accounts to amend credit history for the cardholders which included credit bureau reporting, aging & re-aging customer's accounts.
- Reviewed the activity in the credit card accounts to identify fraud and to help in blocking the account and inform the customer to avoid any loss due to fraud
- Managed and processed chargebacks, ensuring timely resolution and compliance with payment processing standards.
- Setup direct debit for the cardholders, sent replacement cards, resolved disputed transactions chargeback from merchants and amended address on credit cards and payment transfers.
- Acted as **Fraud Analyst** and scrutinized the process of **verification of customers** credentials.
- Implemented best practices at workplace which reduced the NVA **steps in processing by 100%**

EDUCATION & CERTIFICATIONS

Course	Institution	Year	Remarks
MBA (Operations)	ICFAI University	2010	61%
B.Com (Hons.)	SGTB Khalsa College, Delhi University	2007	65%