

BFCR Manager

DIMPLE AGARWAL

Phone: (91) 8981558374

Email: agarwaldimple364@gmail.com

Address: A013, DLF SKYCOURT,
Sector - 86, Gurgaon, Haryana

Objective

Business & Financial Crime Risk professional with extensive experience in KYC, EDD, and regulatory compliance, seeking a Manager-level role to strengthen enterprise-wide financial crime risk frameworks across diverse products and customer segments. Skilled in identifying emerging financial crime threats, conducting comprehensive inherent and residual risk assessments, and defining robust risk appetite statements, KRIs, and early warning indicators. Committed to enhancing governance standards, ensuring alignment with regulatory expectations, and proactively mitigating operational, regulatory, and reputational risks while supporting sustainable business growth.

Work Experience

Business & Financial Crime Risk Manager

HSBC (JERSEY-EDD) Oct 2025 – till date

- Evaluate the design and operating effectiveness of Transaction Monitoring, Customer Due Diligence (CDD/KYC), Sanctions Screening, and Fraud control frameworks to ensure alignment with regulatory and internal policy requirements.
- Lead control testing activities, perform detailed gap analysis, and oversee remediation tracking to ensure timely resolution of identified deficiencies.
- Partner with Compliance, Risk, and Operations stakeholders to strengthen the financial crime control environment and enhance overall risk mitigation effectiveness.
- Provide oversight and challenge on control performance metrics, ensuring sustainable improvements and continuous enhancement of governance standards.

KYC Operations Manager

HSBC (MENA KYC) Oct 2021 – Oct 2025

- Leading KYC UAE Periodic Renewal Team across GSC Kolkata & Bangalore, which includes day to day management of the KYC process to renew KYC records to regulatory standards with high quality while meeting tight deadlines.
- Supporting, prioritising and assigning case work for the team, overseeing calibration with Quality Control and Utility teams, and serving as the primary point of escalation for team members, along with day to day management of the Reviews teams, working closely with other team leaders.
- Ensure KYC SLA's are in place and adhered to, including improving the time taken to complete due diligence required for subject customers.
- Act as the team's key liaison with various groups like legal, compliance, and operations, as well as interact directly with segment/group management to report on AML/KYC-related KPIs (key performance indicators).
- Track and analyse segment/group quality control issues related to client due diligence and guide to resolution accordingly; escalate as appropriate.
- Utilise reporting to manage and direct the team in maintaining the accuracy and integrity of client data, including hierarchies and underlying reference data.
- Control and risk management, experience in KYC, Quality area and managing production teams.
- Strong interpersonal skills, client focus and visibility at senior management levels.
- Looking into end to end profile completion, starting from initial due diligence (IDD) to RM Outreach to Client Outreach to Quality Check to RM Approval.
- Assisting in various audit checks including quality & sanctions related.
- Conducting & Participating in interviews for associate level to acquire talent on board.

Service Analyst

HSBC (MENA KYC) Sep 2018 – Oct 2021

- Currently supporting the COE team for both Bank and Corporate clients, prior to this I was working for One MENA team and trained in All seven MENA Jurisdictions under this project. I have completed all my clients under this project successfully with quality and noise of appreciation.
- Ensuring Global, Regional policies and procedures are followed while dealing with any client. All the FIMs and DIMs are thoroughly referred before sending any profile for RM Sign off or PQC check. This reduces RM returns and Quality errors from PQC's and IQA's. For the entire year I have had a NIL return from PQC/RM.
- Mentoring new recruits to ensure that there is continuous improvement in quality and supporting them in providing timely and high-quality KYC profiles.
- Meeting the TAT/SLA's and Bucket aging of client's assigned to me and team, whenever required we have made necessary re-assignments in order to avoid SLA breaches and meet the target and KRI.
- Nil escalations from Business regarding movement of any particular client. Always been very approachable by the business for any Ad hoc task or assistance required has always received appreciations from Business, Senior Management, CMG team, PQC team for Quality and Production throughout.
- Leading the Daily production and COE with the senior management and stakeholders.
- Keeping a regular update of the Opex Virtual Board for the team.

KYC Associate

HSBC (MENA KYC) Dec 2016 – Sep 2018

- Executing KYC Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) on New to Bank and Existing to Bank client (PR). Working closely with CMs to identify all required KYC information and documentation.
- Performing and conducting EDD on Special Category Customers (SCC) as well as High Risk accounts with complex accounts ownership structures, including Politically Exposed Person (PEP), sensitive occupation individuals, trusts.
- Maintaining and executing all requirements which are accomplished and aligned with Bank's policies requirements as well as with AML Sanction regulations

Skills

- MS Office (Word, Excel, PowerPoint)
- Accounting
- Familiar with Internet Access and its Application.

Awards & Achievements

- Team of the Quarter Award for Q2 2020.
- Achieved The All-Rounder Analyst award for Q4 2020.
- Winner of the MENAT rat race by completing the highest number of PCs in the Quarter and was rewarded with a trip to Dubai in 2018.
- Achieved The All-Rounder Analyst award for Q3 2018.

Education

- M.com in Accounting & Finance-2018 (University of Calcutta - Kolkata)
- Professional Banking Executive Program (PROBE)-2016 (BANKEDGE - Kolkata)
- B.com in Accounting & Finance-2015 (JD Birla Institute, Jadavpur University - Kolkata)

Interests & Hobbies

- Volunteering and community involvement
- Blogging about food: including recipes, cooking, and food photography
- Travelling & Listening music