

## NEERAJ BANSAL

Senior Managing Consultant – AML, Sanctions & Financial Crime Advisory

Mobile - +65-8620 4414

Email – [neerajbansal.mba@gmail.com](mailto:neerajbansal.mba@gmail.com)

LinkedIn – [Neeraj.Bansal](#)

Singapore

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### EXECUTIVE SUMMARY

Senior AML & Financial Crime Consulting Leader with **18+ years of global experience** advising Tier-1 banks and financial institutions on **enterprise AML risk management, sanctions compliance, regulatory remediation, and financial crime transformation**. Proven track record in conducting **AML and sanctions risk assessments**, enhancing **AML governance frameworks**, supporting **regulatory-driven remediation programs**, and advising senior stakeholders on **effective AML operating models**.

Deep subject matter expertise across **AML, PEP & sanctions screening, transaction monitoring, CDD/EDD, and financial crime technology**, combined with strong consulting acumen to bridge **regulatory expectations, business strategy, and scalable solutions**. Recognized industry speaker and thought leader with hands-on experience working in **matrix, global environments** alongside compliance, legal, product, technology, and operations teams.

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### CORE AML & CONSULTING EXPERTISE

- **Strategic Advisory:** Enterprise & Business Line AML/Sanctions Risk Assessments, Compliance testing & Control reviews.
- **Program Governance:** Designing Risk Appetite Statements, Policies, and Procedures.
- **Ecosystem Security:** Transaction Monitoring, CDD/EDD, and Name Screening Optimization.
- **Regulatory Remediation:** Audit Response, Lookbacks, and Supervisory Review Management.
- **Product & Technology:** AML Tech roadmap (Actimize, Mantas, NetReveal), Model Tuning, and Digital eKYC.
- **Business Acumen:** Stakeholder Management, GTM Support, and Matrix Leadership
- **Advisory & Reviews:** Transaction monitoring, Name screening advisory, CDD / EDD & High-Risk Customer Reviews
- **Remediations:** Regulatory Remediation & Audit Response
- **RFP & Vendor management:** AML Technology Selection, Optimization & Validation
- **Transformation:** Financial Crime Transformation & Operating Models
- **Other Banking domains:** Cards, Dynamic pricing & Digital Financial Services

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### PROFESSIONAL EXPERIENCE

OCBC BANK — Singapore

*Aug 2018 – Present*

**Senior AML SME/ Financial Crime Transformation Lead ( OCBC group Compliance including Bank of Singapore)**

Senior AML Subject Matter Expert supporting **Group Compliance and Financial Crime leadership** across enterprise AML, sanctions, and regulatory initiatives.

#### Advisory & Consulting Responsibilities

- Acted as **trusted AML advisor** to senior Compliance and FCC stakeholders on **enterprise-wide AML and sanctions risk assessments**, identifying control gaps and risk exposures across onboarding, CDD/EDD, name screening, and transaction monitoring.
- Advised on **AML governance frameworks**, including alignment of policies, procedures, and risk appetite statements across entities and jurisdictions.
- Supported **regulatory examinations, audits, and supervisory reviews**, advising stakeholders on remediation strategies and regulatory defensibility.
- Led and supported **regulatory-driven remediation programs**, including control enhancements, model tuning, and operating model uplift.

#### Compliance Effectiveness & Transformation

- Conducted **control effectiveness reviews** across AML lifecycle, recommending enhancements to reduce false positives while maintaining regulatory compliance.
- Partnered with Compliance Monitoring and Testing teams to support **independent testing activities** and remediation closure.
- Advised on **AML operating model optimization**, balancing regulatory expectations, customer experience, and operational efficiency.

#### Technology as an Enabler (Secondary)

- Provided SME guidance on AML technology platforms including **NetReveal (Name Screening & CDD)**, **Oracle Mantas (Transaction Monitoring)**, and AI-Enabled Smart KYC, supporting implementation, tuning, and validation.
- Collaborated with Product, Technology, and Operations teams in a **matrix environment** to deliver sustainable AML solutions.

#### Recognition

- Recipient of **OCBC Group CEO Quality Award**
- Multiple **Excellence Service Awards (ExSA)** for contribution to financial crime compliance initiatives

**ALTEN CALSOFT (Consulting Engagement – Citi Bank) — Singapore**  
2018

*May 2017 – Aug*

#### Senior AML Consulting Advisor/ Solution Architect

Client-facing AML consultant supporting **Citi's Financial Crime Compliance transformation initiatives**.

- Conducted **independent assessments** of transaction monitoring models, customer segmentation logic, and alert risk scoring.
- Advised Compliance leadership on **model validation outcomes**, false-positive reduction strategies, and regulatory expectations.
- Supported **lookback and retrospective review exercises**, providing recommendations aligned with supervisory standards.
- Acted as **primary liaison** between Compliance, Technology, and external stakeholders.
- Built and led a consulting delivery team of 10 resources in a high-pressure regulatory environment.

**COMTEL SOLUTIONS (Consulting Engagement – Crédit Agricole CIB) — Singapore**

*Dec 2015 – Dec 2016*

#### Senior AML Business Consultant

- Advised Global Financial Crime Compliance teams on **transaction monitoring risk rating and alert optimization** using Actimize SAM.
- Supported **AML risk model recalibration**, achieving a **40% reduction in non-risk-relevant alerts** while preserving compliance integrity.
- Strengthened collaboration between regional teams and Paris headquarters on AML delivery and governance alignment. Supported AML transformation initiatives across Corporate investment banking.

**WIPRO TECHNOLOGIES (Consulting Engagement – Citi Bank) — Singapore**

*Aug 2011 – Nov 2015*

#### Senior Consultant/ Client Manager – Anti Fraud & Financial Crime Compliance

- Led **client-facing consulting engagements** for fraud monitoring and AML-related initiatives.
- Advised senior stakeholders on **fraud risk mitigation strategies** for high-risk merchants and payment flows.
- Managed offshore and onshore teams (25+ resources) delivering regulatory and compliance initiatives.
- Supported RFI and proposal responses demonstrating **financial crime domain expertise**.

**BANK OF AMERICA — India**

*Jun 2010 – Jul 2011*

#### Technical Business Analyst – Cards & Payments

Supported large-scale **credit card platform migration** for Merrill Lynch card portfolios.

- Gained deep exposure to **payments, card lifecycle, and regulatory controls** relevant to Mastercard ecosystem.

**UNITED HEALTH GROUP — India**

*Jun 2007 – May 2010*

#### Senior Software Engineer

Delivered complex enterprise solutions in regulated environments.

- Promoted based on performance and leadership.

**CAPGEMINI — India**

*Jan 2006 – May 2007*

#### Associate Consultant -Cards Domain

Worked on **Chip & PIN card programs**, contributing to design, testing, and production support.

#### THOUGHT LEADERSHIP & INDUSTRY ENGAGEMENT

- Panelist, **Asia Risk Congress – AML & Financial Crime**
- Speaker, **Transform Finance Summit (2022–2024)**
- Panelist, **MoneyLive Asia**
- Speaker, **Singapore FinTech Association**

- Speaker, **Asia Anti-Fraud & AML Summits**
  - Published: *“Unlocking the Potential: Approaching Digital eKYC Transformation”*
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#### **EDUCATION & CERTIFICATIONS**

- **MBA**, SP Jain School of Global Management
- **BE (Hons.)**, Staffordshire University, UK
- **BCA**, Birla Institute of Technology, Mesra

#### **Certifications**

- Certified Anti-Money Laundering Specialist (CAMS)
  - SAFe Scrum Master (SSM)
  - Certified Scrum Product Owner (CSPO)
  - Payments in Digital Finance
  - Human-Centered Design
  - Leadership – Columbia Business School
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#### **LEADERSHIP & COMMUNITY**

- Active member, **Toastmasters International**
- Volunteer, **Red Cross Society** (CPR, AED & First Aid Certified)