



TEJAL DEEPAK WAGH

KYC ANALYST

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📍 2/3 Atal vihar chawl, Kalyan
east (421306)

EDUCATION

Bachelor in Management Studies-
Specialization in Finance

K.M.Agrawal College

67.90% 2016 - 2019

Higher Secondary Certificate

Vinayak Ganesh Vaze College

68.92% 2015 - 2016

Secondary School Certificate

Model English High School

83.60% 2013 - 2014

SKILLS

- Customer Due Diligence (CDD)
- Observational Skills
- Effective Communication
- Teamwork & Collaboration
- Adaptability under Regulatory Pressure

Professional Summary

A proactive and detail-oriented KYC Associate with one year of experience in investment banking, possessing strong knowledge of AML/KYC regulations and compliance standards. Consistently delivers high-quality results, exceeding expectations in due diligence, client onboarding, and regulatory adherence.

WORK EXPERIENCE

26-Feb-2024 - Present

Wipro- Client Rand Merchant Bank

KYC Onboarding Associate

- As a KYC Onboarding Associate at Wipro, I gained extensive experience in conducting in-depth customer due diligence and ensuring full compliance with global and local regulatory requirements.
- Executed end-to-end KYC onboarding for both new and existing clients by thoroughly reviewing documentation and internal databases.
- Operated across multiple jurisdictions, including South Africa, Mauritius, and Nigeria, while ensuring adherence to local regulatory standards.
- Handled a diverse range of entity types such as Private and Public Companies, SPVs, Government Entities, Closed Corporations, Trusts, Partnerships, Funds, and Joint Ventures.
- Conducted comprehensive screening using World-Check (Actimize On Demand) to identify Politically Exposed Persons (PEPs), sanctions risks, and adverse media.
- Collaborated with internal stakeholders including Compliance, Risk, and Relationship Managers to resolve documentation gaps and accelerate onboarding timelines.
- Applied regulatory frameworks such as AML, CFT, FATF guidelines, and jurisdiction-specific requirements during client due diligence.
- Managed high-priority onboarding cases under tight deadlines while ensuring accuracy and adherence to SLAs.
- Identified and escalated high-risk clients and red flags for Enhanced Due Diligence (EDD) and senior-level compliance review.
- Reviewed complex ownership structures and Ultimate Beneficial Owner (UBO) information for corporate and non-corporate entities.
- Assisted in the development of SOPs and onboarding checklists to streamline workflows and reduce operational risk.
- Performed internal QA checks, including 4-eye reviews, to ensure accuracy and compliance across all onboarding activities.
- Delivered training sessions and ongoing support to new team members and quality analysts, covering regulatory updates and process changes.

AWARDS

- Best Performer Award | Oct–Dec 2024
- Extra Miler Award | Mar 2023
- Rising Star Award | Aug 2022

LANGUAGE

- English
- Hindi
- Marathi

HOBBIES

- Getting lost in a good book
- Capturing the moments
- Playing Badminton
- Feeling the music

PERSONAL DETAILS

- Date of Birth : 25/11/1998
- Place of Birth : Kalyan
- Nationality : Indian

12-Mar-2021 - 26-Sep-2023

Capgemini Consulting India Pvt Ltd

Process Associate

- Handling client queries and requests through E-mail and Tickets.
- To manage all functional aspects of projects centered on back office and settlement of bond.
- Amending issues and updating interest payment details, received from various calculation and fixed agents.
- Allocating daily tasks and input to the team members.
- Researching corporate actions events such as repurchase offer, Exchange offer, Dividend, Accrued interest, other interest events and capturing such events on the system.
- Creating new issues(Valor's) and updating all types of financial securities from various data sources like prospectus, Term sheets, pricing supplement, Bloomberg for Eurobond market for a client SWISS financials reference data providing company

DECLARATION

I hereby confirm that the above information is true, accurate, and verifiable to the best of my knowledge.