

SANJULA BAI

Global Risk & Compliance Executive

Certified Independent Director IICA • Ministry of Corporate Affairs, Govt of India
Committee Member South India Chamber of Commerce & Industry

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24+

Years Global
Banking

800+

FTE Teams Led

\$70M+

Portfolio Managed

~30%

Sustained
Profitability

5

Board Committees
Ready

2

POSH Presiding
Officer Terms

EXECUTIVE PROFILE

A rare dual profile — seasoned Global Risk & Compliance Executive and Certified Independent Director (IICA), with 24+ years of enterprise leadership across Tier-1 global banks: **Wells Fargo, Bank of America, Barclays, BNP Paribas, and Mizuho** — spanning the US, UK, Europe, and Southeast Asia.

Built and scaled global KYC Centres of Excellence, designed hub-and-satellite operating models, and led AI/GenAI-powered transformation programs delivering measurable cost, quality, and compliance outcomes — turning complex multi-jurisdictional regulatory mandates into high-performing operations.

BFSI: Centre of Excellence for Financial Crimes (KYC CDD & AML Operations) • Trade Finance Operations • Credit Underwriting Operations • Transitions • Technology Transformations
Target Operating Model for Global Capability Centres (GCCs) • Centre/Site Management

Board-Ready for: Risk Management • Nomination & Remuneration • CSR • Corporate Governance • POSH Committees

SICCI (South Indian Chamber of Commerce & Industry): Member of Women Empowerment Committee & Sports Committee

BOARD COMMITTEE READINESS

Risk Management Financial crime, AML, regulatory audit	Nomination & Remuneration Talent governance & compensation	Corporate Social Responsibility 4 yrs CSR Head, Wells Fargo India
Corporate Governance Ethics, fiduciary duty, stakeholder oversight		POSH Committee 2 terms Presiding Officer, POSH Act 2013

CORE LEADERSHIP COMPETENCIES

- ▶ Financial Crime Compliance – KYC, CDD, EDD & AML, Trade Finance Operations, Credit Underwriting Operations
- ▶ Enterprise Risk, Controls & Regulatory Governance
- ▶ KYC Centre of Excellence Setup & Global Scaling Hiring Strategy
- ▶ AI / GenAI & Automation in Banking Operations
- ▶ P&L Ownership & Commercial Strategy (\$70M+ Portfolio)
- ▶ Target Operating Model Design – Hub & Satellite
- ▶ GCC Site Leadership & Strategic Growth
- ▶ Certified Independent Director – IICA (MCA, GoI)
- ▶ Board Committees – Risk, NRC, CSR, Governance & POSH
- ▶ POSH Presiding Officer – 2 Terms (Wells Fargo)
- ▶ Strategic CSR India Head – 4 Years (Wells Fargo)
- ▶ Global Delivery Management – 800+ FTE, Multi-Geo
- ▶ Stakeholder Governance – CXO / Regulators / Clients
- ▶ ESG, Ethical Leadership & D&I Advocacy

PROFESSIONAL EXPERIENCE

Group Manager – Risk & Compliance | IBM • March 2022 – Present

- Leading enterprise KYC transformation and Centres of Excellence for Mizuho (ASEAN), Barclays (UK), and BNP Paribas (Europe) — 800+ FTEs across India and Malaysia.
- Architected global hub-and-satellite KYC operating models spanning India, Malaysia, Thailand, Hong Kong, UK, and Europe — optimising for regulatory alignment and multilingual scalability.
- Spearheading AI/GenAI-led transformation delivering ~30% cost reduction, 45% faster turnaround times, and significant quality uplift through intelligent workflow automation.
- Managed \$70M+ TCV program portfolio sustaining ~30% gross margin — leading solutioning, RFP responses, commercial strategy, and client governance.
- Achieved and maintained zero major audit findings through proactive regulatory remediation and robust risk control environments.

65% → 96%
Right First Time Score

70% → 99%
Quality Assurance Score

45% Faster
Processing Turnaround

Vice President / Senior Delivery Leader | Accenture • March 2021 – March 2022

- Led KYC onboarding and due diligence operations for Bank of America across delivery centres in Chennai, Bangalore, and NCR — managing 300+ FTE teams.
- Drove standardisation, productivity optimisation, and stakeholder governance — strengthening controls and delivery consistency across all locations.

Assistant Vice President – Business Support Manager | Wells Fargo • February 2011 – February 2021

- 10-year leadership tenure spanning KYC for Financial Institutions Group (FIG) in Wholesale Banking, Global Banking & Markets, and landmark governance roles.
- Led KYC onboarding and enhanced due diligence for high-risk correspondent banking and FIG clients across global markets.
- Played a key role in the enterprise LIBOR transition program — including contract digitisation, regulatory compliance, and stakeholder governance.

Strategic CSR India Head

4 Years | Wells Fargo
Education, Environment, Women's
Empowerment & Disaster Relief

POSH Presiding Officer

2 Consecutive Terms | Wells Fargo
Statutory inquiry leadership, gender
equity & workplace safety governance

GCC Site Leadership

Wells Fargo India
Site strategy, business expansion &
cross-functional governance

EARLY CAREER

Synaptris Decisions Pvt. Ltd.	Asst. Manager	2008 – 2010
Scope e-Knowledge Center	Sr. Executive	2005 – 2008
HCL Technologies	Customer Support Executive	2004 – 2005
Domex Technical Information	Technical Editor	1999 – 2002

EDUCATION

Master of Business Administration

Alagappa University | 2008 – 2012

Bachelor of Mechanical Engineering

Bharathidasan University | 1995 – 1999

CERTIFICATIONS & CREDENTIALS

★ Certified Independent Director

IICA • MCA, Govt of India

★ Anti-Money Laundering (AML)

Certification

★ AI & Generative AI Certification

★ Trustworthy AI & AI Ethics

Certification

EXECUTIVE VALUE STATEMENT

A transformational executive who turns regulatory complexity into competitive advantage — and a Certified Independent Director who brings independent judgement, global financial crime expertise, lived CSR leadership, and proven POSH governance experience to board deliberations. Uniquely equipped to serve on Risk Management, Nomination & Remuneration, CSR, Corporate Governance, and POSH Committees — committed to building resilient, ethical, and future-ready organisations from both the executive suite and the boardroom.