



Wilbert Joseph Yesuraj

Lead Solution Advisor

With over 11 years of extensive experience in operational risk management, compliance, and reconciliation across the banking and consultancy sectors, I excel at delivering measurable results that align with organizational goals. My expertise lies in designing and implementing robust risk management frameworks, executing RCSA testing, and leading control evaluations that enhance operational efficiency and compliance. Adept at stakeholder engagement and cross-functional collaboration, I have successfully driven process optimizations, improved control mechanisms, and mitigated risks in dynamic environments. My contributions include developing internal quality tools, streamlining workflows, and ensuring compliance. I possess a strong background in project management and strategic decision-making, supported by certifications in reconciliation, investigation, and risk assessment. Holding an MBA in finance, I bring a balance of technical acumen and analytical skills, enabling me to identify gaps, recommend improvements, and implement sustainable solutions.

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SKILLS

Operational Risk Management Compliance and Regulatory Standards Client Relations First-Line Defense Strategies

Risk and Control Self-Assessment Adequacy Testing Control Testing and Evaluation Data Validation and Analysis

Control Framework Governance and Risk Alignment Communications Risk Framework Design Team Leadership

Performance Monitoring Reconciliation Management Control Gap Operational Audits Workflow Management

WORK EXPERIENCE

Lead Solution Advisor Deloitte

01/2023 - 05/2024

India

Achievements/Tasks

- Conducted reviews of control procedures to ensure alignment with organizational risk mitigation requirements.
- Analyzed control designs for their effectiveness in addressing operational risks and compliance standards efficiently.
- Validated input data accuracy and output reliability to ensure controls met desired operational goals.
- Performed sample-based control testing to confirm precision and reliability in mitigating operational risks.
- Developed comprehensive narratives to document execution methods and strategies for mitigating identified risks.
- Created detailed evaluation reports to document control design effectiveness and highlight operational compliance gaps.
- Designed and implemented monitoring activities to ensure ongoing compliance with risk management frameworks.
- Addressed deficiencies in control processes by implementing solutions that enhanced efficiency and compliance adherence.
- Collaborated with cross-functional teams to create robust frameworks for operational risk mitigation and controls.
- Recommended process improvements, optimizing control mechanisms to align with policies and compliance goals.

Senior Analyst – Internal Controls Team The Royal Bank of Scotland Group

10/2018 - 11/2020

India

Achievements/Tasks

- Reviewed operational controls to assess effectiveness against business continuity and records management risks.
- Conducted operational risk identification activities to prevent issues through systematic testing and validation processes.
- Monitored risk-related issues using ORBIT systems and ensured timely closure of identified gaps effectively.
- Generated comprehensive dashboards monthly to provide insights into risk functions and mitigation strategies.
- Supported operational processes during reverse migration by resolving critical issues during the COVID-19 pandemic.
- Conducted validation for insider-related risks, ensuring compliance with operational security and business policies.
- Analyzed control testing results, identifying gaps and suggesting process improvements for better compliance.

WORK EXPERIENCE

Senior Analyst – Controls Testing Team

The Royal Bank of Scotland Group

08/2015 - 10/2018

Achievements/Tasks

- Executed control testing processes to evaluate their effectiveness across various business unit workflows.
- Monitored ORBIT systems to track issues, ensuring accurate reporting and timely resolution for compliance.
- Conducted year-end testing for InfoSec, EUDA, and BCP to verify adherence to regulatory standards.
- Facilitated effective communication during audit calls to ensure alignment with internal and external expectations.
- Performed data analysis to identify risks in reconciliation, user access, and personal business banking workflows.
- Conducted regular tests for data leakage protection to strengthen security across all sensitive business processes.
- Shared findings from control tests, enabling informed decisions for risk mitigation and control improvements.
- Mapped processes and identified opportunities for improvement using advanced templates and analysis tools.
- Collaborated with stakeholders to design frameworks addressing identified gaps in operational controls.
- Enhanced efficiency by identifying process gaps and providing timely recommendations for system improvements.

India

Process Associate – Retail Reconciliations

The Royal Bank of Scotland Group

07/2011 - 08/2015

Achievements/Tasks

- Responsible for managing retail reconciliations using Intellimatch, implementing automation, resolving escalations, generating reports, supporting system upgrades, streamlining processes, reducing manual errors, enhancing efficiency, and ensuring compliance with organizational standards.

India

EDUCATION

MBA in Finance (2013)

Pondicherry University Distance Education

Bachelor of Commerce (2011)

Loyola College

CERTIFICATIONS

Certified Risk Rookie (Internal Risk Accreditation Program)

Certified in Reconciliation, Investigation Level 1, and Cash Management

Authorizer and Risk Assessment Certified

ACHIEVEMENTS

Developed innovative ideas to improve internal quality tools, including Automatch and Autotracers.

Received multiple Spot Ovations, Appreciations, Living Our Values, and Bronze Ovations for exemplary contributions.

TECHNICAL SKILLS

Microsoft Office (Word, Excel, PowerPoint & Outlook)

Intellimatch

Intellitracs

ORBIT

PERSONAL DETAILS

Date of Birth

17/04/1990

Languages

English, Tamil, and Telugu

REFERENCES

Available upon request.