

MY PROFILE



Extremely motivated to constantly develop my skills and grow professionally in Compliance and Internal Control having over 7 years experience. Key achievement - Bestowed with Yes Bank flagship award - “Spotlight” for exceptional compliance and AML service in 2018. Received KUDOS Award in 2017 by Kotak Risk Advisory Panel for outstanding performance in managing compliance.

EDUCATION

Chartered Accountant from Institute of Chartered Accountant of India (ICAI) – May, 2016  
Bachelor in Commerce (Accounting and Finance) – March, 2014

WORK EXPERIENCE

EMIRATES NATIONAL BANK OF DUBAI / OCTOBER 2019 - PRESENT / COMPLIANCE OFFICER

- Conducting AML investigations based on unusual transactions, suspicions or concerns identified through AML transaction monitoring, system alerts, compliance concerns, internal suspicions or market intelligence in line with CBUAE regulatory requirements, FATF standards and the AML risk appetite of the bank.
- Reviewing internal systems and publicly available information in order to substantiate or refute initial observations and potential concerns.
- Accountability for stakeholder engagement to obtain the required level of feedback, documentation and information as required for further analysis, review and consideration to take an informed risk-based expert AML decision around the alerted transactions and concerns.
- Upon final review of all information against the highlighted concerns, determining appropriate steps around further regulatory reporting, escalation to management and potential exit of relationships, as well as recommendation regarding any possible monitoring or internal restrictions to be implemented during and after reporting and exit of a relationship.
- Prepare a detailed Suspicious Transaction Report (STR) in line with CBUAE guidelines and expectations, ensuring appropriate coverage of the relationship, suspicious activity, any potential links to other relationships, identified AML typologies, and efforts made to substantiate the suspicions and concerns identified in the STR.
- Accountable for ongoing follow-up and escalation of relationships identified for exit, including the preparation of relevant reports, updates and MI to the AML Manager until final resolution of relationships identified for exit.
- Responsible for proactive, risk-based AML monitoring and trend analysis to identify any links between identified suspicions, concerns, unusual activity and customers to protect the bank from risk associated with potential inter-related criminal activities and money launderers.
- Identifying and suggesting improvements to the AML transaction monitoring process and methodology based upon investigations, trend analysis and international best practices.
- Taking proactive steps and remaining aware of market trends and industry expectations around AML in order to identify money laundering trends and typologies and suggest techniques for prevention and mitigation of ML/CTF risks to the bank.

YES BANK LIMITED / APRIL 2018 - JUNE 2019 / DEPUTY MANAGER

- Execution of AML procedures and standards of regulators as well as Yes Bank internal policies and procedures.
- Investigating transaction in finacle as per criteria set by regulatory authority and approving or rejecting the transaction and issuing caution letter if required.
- Conducting country-specific (i.e. local) screening lists (watch list) as per the requirements of the Screening List Management Standard.
- Analyzing possibility of fraud by following Anti-Money Laundering (AML) guideline.
- Sanctioning terms monitoring (pre and post disbursement of loan) by following and checking ‘End Use Monitoring’ guideline.
- Perform and support local AML internal reporting to CCO, other internal statistics reports.
- Support of other local AML duties as well as corporate AML and Compliance policies and procedures.

KOTAL MAHINDRA BANK LIMITED / NOV 2016 - MARCH 2018 / MANAGER

- Partnering with Anti Money Laundering (AML) Monitoring Teams within Compliance teams across India to understand the process for payments and related monitoring requirements in each jurisdiction.
- Conduct due diligence investigations for AML Monitoring Teams of suspicious payments, closing false alerts and escalating to onshore teams suspicious payments for further investigation.
- Reviewing and assessing alerts for money laundering risk through transaction monitoring system (Actimize-AML) and liaising with business areas as necessary to investigate the alerts.

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WORK EXPERIENCE

- Escalating suspicious alerts for further review and investigation.
- Review and analyzing end use monitoring of funds and reporting of same to regulatory authority and board.
- Contribute to suggestions to enhance systems, methodologies and process simplification.

CA MANDATORY TRAINING - TATA CAPITAL LIMITED / AUG 2014 - AUG 2015

Wholesale Credit Risk Advisory

- Credit and Operation process audit (including securitization portfolio)
- Credit Monitoring process audit
- Risk Management process audit
- Rental Business audit (including sale and rent back transaction)
- Legal and compliance audit
- Social and Environmental Management review (IFC Compliance)
- Financial and Controllership audit
- Sales Process review for Tata Capital Housing Financial limited
- Branch Audit of TCHFL & TCFSL (Mumbai Branches)
- Drafted Branch Process Note
- Worked on Internal Financial Compliance (IFC-Company's Act,2013 requirement)

CA MANDATORY TRAINING - BATHIYA ASSOCIATES LLP / AUG 2012 - AUG 2014

- Internal Audit of Pvt. and Public Ltd. Companies and MNCs.
- Reliance Industry Limited (LIIP-Consumer gas product)
- Chembond Chemical limited
- Henkel Adhesive technologies private limited
- Dosti Reality Limited
- Statutory Audits and Finalization of Balance sheets.
- Organized yearly business balance sheet and reports.
- Attended Audit Committee Meeting of listed company

PRO & PERSONAL SKILLS

- |                             |           |
|-----------------------------|-----------|
| Anti Money Laundering (AML) | ★ ★ ★ ★ ★ |
| Transaction Monitoring      | ★ ★ ★ ★ ★ |
| Financial Crime             | ★ ★ ★ ★ ★ |
| Enhance Due Diligence       | ★ ★ ★ ★ ★ |
| Compliance Regulations      | ★ ★ ★ ★ ★ |

SOFTWARE SKILLS

- |   |           |
|---|-----------|
| Finance Crime Risk Management (FINSERV) | ★ ★ ★ ★ ★ |
| SAP                                     | ★ ★ ★ ★ ★ |
| FIRCOSOFT - OWC                         | ★ ★ ★ ★ ★ |
| Finacle                                 | ★ ★ ★ ★ ★ |
| Cognos                                  | ★ ★ ★ ★ ★ |
| Swift Payment System                    | ★ ★ ★ ★ ★ |