



## **OBJECTIVE**

To secure a challenging position in AML/CFT Compliance where I can leverage my extensive experience in AML/CFT compliance, risk management, and fraud prevention, to contribute to organizational success and ensure adherence to local regulations and global standards.

## **PROFESSIONAL PROFILE**

- Over 21 years of experience across Compliance, Risk Management, Fraud Prevention, Realty, and Sales. Specialized expertise in AML/CFT regulations, Risk assessment, Sanctions screening, Transaction monitoring, Risk management and Fraud investigations.
- Proven ability to assist in designing and implementing compliance programs, conduct due diligence (CDD/EDD), and ensure regulatory adherence.
- Strong leadership skills with a track record of managing teams, delivering training, and driving organizational compliance culture.
- Proficient in sanction screening, transaction monitoring, regulatory reporting, client onboarding, and implementing AML/compliance regulatory frameworks.
- Skilled in using compliance tools for sanctions screening, KYC/AML checks, and risk mitigation.

## **SKILLS AND COMPETENCIES**

- Regulatory Compliance Management
- Sanctions Screening
- Transaction Monitoring and STR Reporting
- Customer Onboarding (Corporate and Individual)
- Team Leadership and Training
- Process Optimization and TMS Fine-Tuning
- MIS Reporting and Data Analysis
- Quality Assurance and Control
- Risk Assessment and Mitigation
- Fraud prevention and Enterprise wise risk management
- Strong Communication and Interpersonal Skills

## **PROFESSIONAL JOB SUMMARY**

**SHARAF PSPL (SHARAF EXCHANGE, SHARAF GROUP,UAE)**

**Compliance Manager**

**Nov'2024 till date**

• Managed and leads team of 42 compliance experts to ensure seamless execution of compliance

- resolved within stipulated timelines.
- Supervise the onboarding process for corporate and individual customers, ensuring compliance with internal and external guidelines.
- Monitor transactions for suspicious activities, raising internal Suspicious Transaction Reports (STRs) as necessary.
- Ensure timely completion of all processes, meeting established Turnaround Times (TAT).
- Design and deliver comprehensive training programs on core compliance processes to enhance team proficiency and awareness.
- Prepare and analyse daily and weekly MIS reports to monitor performance and identify areas for improvement.
- Conduct offline rules analysis to fine-tune Transaction Monitoring Systems (TMS) for enhanced optimization.
- Perform monthly Quality Assurance (Q/A) reviews to ensure accuracy and effectiveness of compliance operations.

#### **AL-GHURAIR INTERNATIONAL EXCHANGE (AL-GHURAIR INVESTMENTS CO. DUBAI)**

**Risk & Fraud Prevention Officer**

**Sep'2021 till Oct'2022**

- Responsible for overall Enterprise Risk Management (ERM) framework.
- Identifying potential risks in advance to measure, evaluate, record, mitigate and monitor risks to reduce the impact of such risks on the business and maintain an effective Risk Management Policy.
- Maintain a Risk Register record in the appropriate format, where the results of risk analysis, whether qualitative or quantitative are logged including the mitigating measures and risk ownerships.
- Quarterly review of the Risk Register to ensure that it is updated with upcoming, relevant risks and appropriate mitigating measures.
- Responsible to design, implement and manage an appropriate Anti-Fraud Framework to prevent, detect, investigate, and respond to fraud incidents.
- Preparation and Documentation of Risk metrics, conducting Fraud Investigations, Documenting, and reporting the Fraud Incidents to concerned authorities.
- Imparting Risk and Fraud Awareness Training to the entire staff (New Joiners & Refreshers).

#### **AL-GHURAIR INTERNATIONAL EXCHANGE (AL-GHURAIR INVESTMENTS, DUBAI)**

**Junior Compliance Officer**

**May'2018 to Sep'2021**

- Designing an appropriate AML/CFT Compliance program to remain compliant with applicable AML/CFT laws, regulations, and international best practice at all times.
- Monitoring transactions on a daily, weekly, and monthly basis with different in-built scenarios to identify unusual transactions and patterns.
- Preparing and updating of daily and monthly reports to the regulatory authorities. Performing enhanced due diligence (EDD) on high-risk Customers/Countries.
- Tracking any suspicious money transfers, dealings or documents and performing timely verification of these transactions to check their authenticity.
- Receiving suspicious transaction alerts from the branch staff and analyzing them for onward reporting to the regulatory authority (AMLSCU).
- Investigating irregularities and non-compliance to evaluate the efficiency of controls and improve them continuously.

- laundering and counter terrorist financing with respect to FATF recommendations, OFAC, UN, HMU and European Union sanctions list.
- Performing the required KYC screenings on Customers documenting the information obtained on the Client's as required by global KYC procedures.
- Performing risk assessments to understand the level, significance, and scope of risk. Keeping up to the date with and understanding relevant laws and regulations.
- Preparing and training staff to educate on AML /CFT policies, Central Bank regulations and its impact to the organization due to noncompliance.
- Developing & overseeing control systems to prevent or deal with violations of level guidelines and internal policies.
- Preparing reports for Senior Management and external regulatory bodies as appropriate.
- Assisting in the gathering of internal information in response to regulatory requests.
- Highlighting or escalating areas of concern & contribute to robust and effective compliance controls within the organization.

#### **TAXATION CONSULTANT (SELF EMPLOYED) & MEMBER-BAR COUNCIL OF DELHI**

**Service tax & VAT,Income tax,Wealth tax**

**July'2009-Feb'2018**

- Responsible for 35 SME Firms, HNI & local Individuals from establishment until inception and post service delivery return handling GOI (Government of India), State Govt. with various institutions or their Representatives.
- Representing Clients/Appearing before federal, state, and local taxing authorities, as well as individuals and businesses that are under audit by the Indian Revenue Service.
- Structuring, negotiating, and documenting business entities, and advising Clients regarding the tax implications of certain financing, joint ventures, tax- exempt organizations, taxation of compensation, estates and gifts, and the Indian taxation computation of international transactions.
- Monitoring legislative developments and advise Clients with respect to the potential impact of pending legislation on their businesses and their personal finances, often working together with corporate in-house counsel.
- Making the list of approved counsel, as do certified public accountants and enrolled agents.
- Designing counselling and implementing company compliance procedures and policies. Reviewing and approving control policies and processes to ensure regulatory compliance across all departments.
- Identifying and organizing compliance training needs for company units and groups.
- Managing databases providing extensive reports as required by regulatory bodies.
- Conduct regular committee meetings to discuss compliance issues.
- Participating in uniquely structured projects to assure compliance and to compile information for in-depth study and analysis.
- Overseeing compliance practices and procedures of company and subsidiary personnel with respect to consumer regulations and laws.
- Monitoring compliance implications for all new products services and systems.
- Co-chairing the bank's Deposit Compliance Committee.

#### **GOLD CREST PROPERTIES (Member of Al-Ghurair Giga Group),DUBAI**

**Senior Property Consultant/Sales Manager**

**Apr'2008-May'2009**

- Maintaining and developing a potential client base and agent network through quality customer service
- Effectively leading, managing and motivating a team of property consultants and assisting them during project briefings & presentations before the clients and agents.

advising & assuring them of good ROI, appropriate advises and assuring them of good returns on their investment to finalize the deal

- Participating in the various property shows and exhibitions to build up good PR and enhance the client/agent network
- Effectively handling the sales promotional campaigns for the clients and the agents to generate maximum business during the launches as well as in the low business period
- Providing excellent after sales service to Clients and keeping them updated with the status of the project they have invested in as well as the developments taking place in the market, inviting them during the launches and pre-launches to generate new business, hence retaining the prospective clients
- Following up with appointed agents and sending availability list on daily basis
- Registering new and new clients to enhance the agent's network as well as exploring new target segments.
- Assisting the Legal deptt.in drafting & reviewing of various agreements, buyer-seller deeds.
- Signing up MOUs with channel partners, mainly Real Estate Brokers
- Updating Clients with an invested project/development in market, inviting them during launches & pre-launches to generate new business,
- Retaining prospective Clients.
- Enhancing agents' network & segments.

#### **TRIDENT INTERNATIONAL HOLDINGS, DAFZA, DUBAI**

**Property Consultant**

**Oct'2006-Mar'2008**

- Part of an in-house team of property consultants exclusively selling and promoting our projects in Dubai mainly water front properties
- Sourcing out of client enquiries direct and extending efforts through loyal agent networks in the market
- Appointing specific agents to exclusively sell our projects
- Gearing up for property matching and property solutions for client's enquiries and requirements, attending to investors request and guaranteeing good ROI On their investments
- Setting up appointments and meetings for the concerned agents or agents, sending out overviews and giving out appropriate advices to investors as well as to end user
- Lead in critically reviewing client requirements for client facing systems
- Review & manage the process of data provision required to enable delivery of client solution
- Weekly meeting and review of activities with the Sales Manager

#### **WALL STREET EXCHANGE CENTRE LLC DUBAI**

**Senior Officer-Sales & Relationship**

**Mar'2005-Sep'2006**

**Marketing (Sales & Relationship) Officer**

**Mar'2003-Feb'2005**

#### **Operational Responsibilities**

- Heading up a customer service team in a business unit, accountable for implementing and monitoring pre-determined sales and customer service standards
- Taking care of operational areas like issuing of DD's (Commercial & Personal), Corporate Telex Transfer remittances, Instant Money Transfers, Inward & Outward remittances
- Selling & Buying of Travelers Cheques
- Communicating with corresponding banks for prompt delivery of remittance to beneficiaries
- Facilitating prompt service in quoting rates, deal execution and branch queries pertaining to the Forex department
- Guiding Expatriate Customers for opening of the accounts (savings and foreign currency) with our company's branches in their respective countries

- Possessing delegated powers needed to effect high value / high-risk transactions
- Providing required technical expertise, the compliance and control orientation for advice / guidance to team members / customers (internal / external)
- Executing all Forex transactions effectively and timely
- Handling centralized Customer grievance desk & resolving most of their problems
- Leading a large group of staff involved in transactions processing / information provision related to specific service areas
- Negotiating rates with clients based on frequency, size and future business potentiality

#### **Business Development Responsibilities**

- Handling monthly sales of financial products of the organization for the allocated territory
- Understanding the prospects & potentialities of the business groups for developing the Corporate, Retail and wholesale business
- Weekly sales review with the VP thus forecasting the targets & achievements
- Exploring new markets, segments and areas for all possible tie-ups
- Conduct presentations, workshops & PR activities to create awareness about various products before the Corporate and the individual prospects
- Strategically gathering data & monitoring SWOT analysis about product launch, potential target markets, product design and implementation of innovative marketing campaigns

### **CERTIFICATIONS**

- Globally certified KYC specialist certification (**GO-AKS**)
- Certified Risk and Compliance Management Professional (**CRCMP**)
- Certified Anti Money Laundering Officer (**CAMLRO**)
- Certified Anti Money Laundering Investigator (**CAMI**)
- Fraud Management and Anti Money Laundering Awareness Diploma (Level 2)
- Understanding Transnational Organized Crime Certificate (**UNODC**)
- Introduction into Trade-Based money laundering (**UNODC**)
- Stakeholder in trade-Based money laundering (**UNODC**)
- Countering The Financing of Terrorism and Proliferation of Weapons of Mass Destruction (**UNODC**)
- Advance Anti-Corruption Prevention of Corruption Certificate (**UNODC**)
- Combating Terrorism Financing (**Basel Institute on Governance**)
- Mitigate Fraud Risk with Effective Internal Controls course (**Udemy**)
- Fintech Digital Payments (Card & POS) Tools and Strategies course (**Udemy**)
- Certificate in AML challenges in Fintech (**Udemy**)
- AMK-KYC Compliance certification (**V-SKILLS Academy**)

### **QUALIFICATIONS**

- Master of Corporate Law (**LL.M**), Uttaranchal Technical University, Dehradun 2017
- Master of Business Administration (**MBA**), Vinayaka Mission University, Salem 2015
- Bachelor of Law (**LL. B**), MJP Rohilkhand University, Bareilly 2012
- Post Graduate Diploma in Sales & Mktg. Management (**PGSMM**), Bhartiya Vidya Bhawan, Delhi 2001
- Bachelor of Science (Hons), Aligarh Muslim University, AMU Aligarh 1998
- Senior Secondary School Certificate, AMU Aligarh 1994

## PERSONAL DETAILS

Nationality	:	Indian
Passport No	:	V2018791 valid till 6 <sup>th</sup> Oct '2031
Driving License	:	Holding a valid <b>U.A.E driving license</b>
Computer Skills	:	Extensive usage of Internet & E-mail, MS Word & MS Excel
Hobbies/Co-curricular Activities	:	Skiing, Swimming, Trekking, Watching Discovery/NGC
Linguist	:	English, Hindi, Urdu, Basic Arabic.

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