

AKHIL NEDUMPARAMBIL UNNIKRISHNAN

ANTI MONEY LAUNDERING (AML) COMPLIANCE

ANALYST



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Technical Certifications

CAT – Certificate in Accounting Technician

(The Institute of Cost Accounts of India-ICAI)

Skills

- Well skilled in coordination for given condition
- Confidence and ability to provide suggestions
- Ability to communicate well with people at all levels
- High level of self-motivation
Hardworking

Personal Details

Date of Birth: 09-03-1994

Nationality: Indian

Marital Status: Single

Passport No: P6987059

Languages

- English
- Hindi
- Malayalam
- Tamil

Summary

Seeking a position to utilize my skills and experience and to be part of a team and work dynamically towards the growth of the organization and gain satisfaction and recognition thereof.

Profile Summary

- A hardworking, active, dynamic and self-oriented person with 1 year of experience in remittance operations, Customer service, and as teller with reputed Money Exchange house in UAE.
- 1 Year of experience as Compliance Analyst.
- 2 Years of experience as Office In charge at Perfect Companies Representation Abu Dhabi UAE.
- 3 Years of experience as a Clerk at Local Self Government Department, Government of Kerala , India
- Well experienced in building relationship, customer service and general administration
- A good team leader with excellent communication skills.

AML Certifications

- AML/CFT CPD training for Compliance officers conducted by CROWE Academy Professional & Management accredited by **ACAMS**.

Training Attended

- Targeted Financial Sanctions TFS Outreach & Awareness Event – conducted by CB- UAE.
- Virtual Outreach session on “AML/CFT Institutional Risk Assessment for Licensed Financial Institutions” conducted by CB-UAE.
- Strategic Analysis Outreach conducted by UAE Financial intelligence Unit.
- Virtual Outreach session on “AML/CFT Guidance for Licensed Financial Institutions on Transaction Monitoring and Sanction Screening” Conducted by CB-UAE.
- Virtual Outreach Session on new "AML/CFT Guidance for Licensed Financial Institutions providing Services to Cash-Intensive Businesses"
- Virtual Outreach session on AML/CFT Guidance for Licensed Financial Institutions on the Risks relating to politically Exposed Persons.
- Virtual Outreach session on AML/CFT Guidance for Licensed Financial Institutions on the Risks Relating to Payments.
- Virtual Outreach session on Biannual Money Laundering Reporting Officer Reports.

Professional Experience

❖ AML Compliance Analyst - Compliance Department- Al Bader Exchange-Abu Dhabi UAE (from Jan2023 till date)

- Follow ML/FT risk assessment methodology based on CB-UAE standards.
- To support and assist compliance officer and participate fully in the testing and remediation of AML policies and procedures and observation of customer transaction
- Primary object will be on boarding customer manipulative activity in all system generated AML alerts and also manually created alerts from internal and external referral sources for potential fraud and money laundering violation.
- Report to compliance officer for the suspicious transactions and assisting to prepare report accordingly.
- Alert to branch staff time to time related AML/CFT updates.
- Monitor the all the transactions based on CB-UAE standard's methodology.
- Arrange staff training programs based on AML/CFT policy and follow that the staff been attended for the same.
- Report to compliance officer and management related all branches AML/CFT issues daily basis.
- Receive suspicious transaction alerts from employees and analyze them to take appropriate decisions to report all suspicious cases to the FIU.
- On-going monitoring of transactions to identify high-risk, usual and suspicious customers/transactions.
- Submit suspicious transaction reports to FIU after obtain the approval from compliance officer in a timely manner. Cooperate with and provide all information it requires for fulfilling the obligations.
- Arrange to retain all necessary supporting documents for transactions, KYC, monitoring suspicious transaction reporting and AML training for the period for record retention.
- Customer interaction to source CDD documents and information as per compliance guidelines.
- Ensure CDD review of documents risk assessment screening preparation of CDD forms are done in line with Compliance guidelines within minimum engagement from corporate clients.
- Take recommended actions and reply on the request of FIU through IEMS system.
- Onboarding KYC, UBO identification and risk assessment of counter-parties, agents, and legal entities.
- Conduct initial review and identify suspicious /unusual activity as well as escalate case to compliance officer for further review where ever necessary
- Assist all branches regarding AML/CF-T related training matters/ queriesPreparing
- Collecting and recording transaction related documents, such as source of fund, EDD, KYCs, necessary informations related to transactions
- Document verification for corporate customers, Jewelry customers for Inward Remittance settlement
- Compliance verification of inward payment order for the corporate customers
- Handling FIU, IEMS portal of CBUAE
- Providing training classes for the new joined counter staffs/ FLA under compliance department.

❖ Assist. Branch in Charge & Branch Compliance Executive - Al Bader Exchange- Shabiya Br. Abu Dhabi UAE (from Nov 2021 to Jan 2023)

- To support and assist Compliance officer and participate fully in the testing and actions of sanction screening
- Executing on boarding registration of customers with complete KYC procedures.
- Onboarding companies for WPS transactions and VAT payments etc.
- Responsible for running day to day activities of the branch

- Coordinate closely with the compliance officers and compliance team for branch related compliance matters
- Oversee and coordinate every aspect of operational activity
- Ensure that all remittances done under the CB-UAE standards
- Ensure that all transactions are Complying with UAE central bank regulations as well as correspondent Banks
- Review and monitor all daily procedures laid down in company Policies and Management directives.
- Ensure that quality customer service is provided and branch operations are run efficiently within the policy.
- Investigate mistake and errors spotted daily and ensuring that the members and staff are made aware of shortcomings and properly advised.
- Monitoring and controlling branch cash flow within company limits (based on company blanket insurance).
- Verifying all teller transactions
- Checking and authorizing branch vouchers
- Ensuring profitability of branch and achieving budgeted targets
- Handling customer complaints and ensure quality customer service.
- Execute all service related initiatives over the counter such as Cash receipt, Cash payments, Local and internal remittances
- Manages salary system (WPS) and handling of the system aspire gulf solutions Create
- awareness at the branch level for compliance procedures
- Report to compliance officer for the suspicious transactions and assisting to prepare report accordingly
- Customer interaction to source CDD documents and information as per compliance guidelines
- Ensure CDD review of documents risk assessment screening preparation of CDD forms are done in line with Compliance guidelines within minimum engagement from corporate clients
- Onboarding KYC, UBO identification and risk assessment of counter-parties, agents, and legal entities

Training Attended

Trainer: CROWE Academy Professional & Management (NOV 2022)

Key risk Indicators	ML/TF risk assessment for exchange houses	Management of risk of legal persons and arrangements
Management of PEP's risk	Management of risk of high risk client (RE/DPMS, Cash intensive business)	Fraud risk management and COSO Anti-fraud frame work
Enterprises risk management	Financial crime compliance	Effective transaction monitoring guidance on STR

❖ Data Entry Operator (DEO) - District Programme Management Supporting Unit (DPMSU) - Kerala India (from May 2021 to Sep 2021)

- Taking Phone calls
- Arranging Ambulance facility to the Covid patients
- Approving KASP (Karunya Arogya Suraksha Padhathi) insurance for Covid positive Hospitalized people.
- Checking hospital ventilators, ICU availability
- Slot allotment for Covid 19 vaccination

❖ **Data Entry Operator (DEO) – Kodungallur Municipality – Government of Kerala India (from Jan 2021 to Jan 2022)**

- Handling Covid 19 Jagrata portal
- Preparing route maps
- Finding primary and secondary contacts
- Sending people for quarantine
- Worked as Election Clerk - Checking new voters list
- Verifying the details
- Issuing hearing notice

❖ **Document Controller & Office in Charge – Perfect Companies Representation (PCR) – Abu Dhabi UAE (from July 2019 to May 2021)**

- Preparing Indian visa application and related documents for customers.
- Preparing Indian visa for other National
- Office Management

❖ **Faculty in Physics – Triumphant Institute and Management Education (TIME) Kerala India**

- Dealt with the classes of Higher Secondary students.
- Dealt with the training classes of NEET/JEE
- Took part in Invigilation duty

Educational Qualification

- ✓ **Bachelor of Science (BSc) in Applied Physics** – Calicut University - KKTU Government College, Pullut, Kerala India (March 2013-Mar 2016)
- ✓ **Higher Secondary Certificate** – Higher Education Department - (GVHSS (THS) Kodungallur) (Jun 2009 - March 2011)
- ✓ **Master of Arts (MA) in Sociology** – Expected completion March 2024
- ✓ Preparing for **ACAMS** (Association of Certified Anti-Money Laundering Specialists)

Declaration

I hereby declare that the information stated above is true to the best of my knowledge.

AKHIL NEDUMPARAMBIL UNNIKRISHNAN