



AMEERALI ABBAS M A

Current Location: Palakkad, Kerala

Phone: +91-9895612188

e-mail: ameerppm@gmail.com

Gender: Male

Language Know: English, Malayalam
Hindi and Tamil

Skills

- Risk based Internal Audit
- Internal Control
- Retail Branch Audit
- Branch Monitoring
- Analytical skill.
- Wholesale banking audit
- Retail Asset product audit
- Thematic review.
- Fraud Detection & Investigation
- Operation efficiency
- Surprise Audit Verification
- Audit Testing and Planning
- Risk Assessment
- Audit Report Findings
- Identification of Revenue Leakage
- Documents Verification
- Risk Rating Model
- KYC Maintenance and Quality Assurance

TECHNICAL SKILLS

- MS Office (MS Excel, MS Word, MS PowerPoint), Outlook.
- Sales CRM
- Flex cube
- Finacle
- Lotus Notes
- Ex- Solution
- Omniflow
- SAP-MM

EDUCATION

- MBA- Anna University
- Bachelor of Computer Applications

RESUME PROFILE

- Internal Audit and compliance Professional with 8+ years of experience in ensuring overall performance of internal audit procedures and retail operations, branch monitoring, asset operation, including identifying and defining issues, fraud investigation, quality checking of services, validation, analyzing evidence, and documenting client processes and procedures
- Assess control framework in terms of adequacy and effectiveness of internal control, act as an assurance function for Board and Regulators, and provide timely input to management.
- Ensure qualitative and effective performance in all areas of audits undertaken e.g., branch audits, department audits, review of control functions, pre-implementation functional & techno functional audit reviews.
- Compliance Review of Audit reports of region wise and obtains appropriate completion comments from Branch heads and analyzes the comments and ensures implementation of process and controls so that the Audit points can be eliminated.
- Conduct various operational/regulatory/anti-fraud parameters and business areas as part of thematic review

WORK EXPERIENCE

CSB BANK LTD

Nov'22 to Present

Designation: Cluster Head- Branch Service Quality Initiative

Roles & Responsibilities:

- Conducting independent and fair assessment of control framework at the branches, adherence to bank's policies and applicable local regulations, testing of customer service parameters, relating to transaction execution and monitoring, imparting basic training/hand holding, etc.
- Provided comprehensive input to develop policies and Standard operating Procedure (SOP).
- Identify exceptions in branches through offsite monitoring and send alerts to branches for assessment.
- Collate the zonal and cluster level BSQIG reports and publish MOM high risk items, learning and action taken.
- Engage with the Compliance Team for the improvement in KYC/AML related areas in branches or any gaps identified during the periodic review and streamline the processes.
- Thematic review on existing process and trigger based.
- Preparing trend analysis on process gaps and highlighting to senior management and recommending the adequate control.

HDFC Bank Ltd.

July'2019 – Nov'2022

Designation: Deputy Manager Internal Audit

ROLES & RESPONSIBILITIES:

- Perform a comprehensive Risk based internal audit program including management, system, compliance, and operational audits such as Retail Branch Banking operation, branch service monitoring, Wholesale Banking- Clearing house / Cash Management services, Vendor audit, Business review audit, ATM Operation, Retail assets operation and Currency chest.
- Based on identified existing and potential inherent business risks and control risks, suggest various corrective measures and undertake to follow up reviews to monitor the remedial action taken.
- Identifies control weaknesses and opportunities for improvement in the current operating environment and assists in the development of recommendations for corrective action.
- Draft Audit reports with noted observations. Ensure closure of noted Audit Observations.
- Conduct Surprise/ Special Inspection of branches within the time norms.
- Finalize and close the audit by discussing with the senior management the gaps, irregularities, exceptions and deficiencies observed during audit & finalize actionable for further follow ups.

CERTIFICATION

- NISM-Mutual Fund Distributors Certification
- IRDA-Certification in Life Insurance

ICICI BANK LTD

May'2015 to Jun'2019

Designation: Deputy Branch Manager

Roles & Responsibilities:

- Keeps staffs informed of changes in operational procedures and policies.
- Dealing with customer complaints and solving within TAT and coordinating the audit of the branch.
- Responsible for all the operational activities in the branch.
- Timely monitoring the branch infrastructure and maintaining critical equipment like CCTV, Burglar alarm and DG etc.
- Perform pre-audit to ensure ongoing adherence with compliance procedures. Conducting periodic verification of inventories deliverables and account opening kits, Jewel loan pouches etc.
- Reverting to all the queries from the corporate office. Maintaining vouchers and updating registers properly.
- Dealing with customer's queries face to face, over the telephone or in writing and serving customers, cross selling of various financial products.
- Processing of jewel loan, travel card, gift card outward remittances etc.

REFERENCE

- R Lekshmi Narayanan Zonal Head Audit HDFC BANK, 9349007327
- Shaji TP Regional Head ICICI BANK 9746452322