

# Mohammed Naval Ur Rahman

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## Compliance, Accounts and Operations Specialist

### Profile Summary

#### Organizations Worked With:

- **Al Ansari Exchange Dubai, UAE** • **Grihalakshmi Metals, India** • **KRS Roadways C&F of Tata Motors Private Ltd, India**

Accomplished professional with over 10 years of diverse experience spanning compliance, accounts, finance, operations, and logistics across the UAE and India. Specialized expertise in AML, KYC, and EDD processes, demonstrating proficiency in transaction monitoring and screening protocols. Proven track record in independently managing accounts, strategic financial planning, and back-office operations, contributing to organizational growth and sustainability. MBA-qualified, equipped with the knowledge and skills to drive success.

### Work Experience

#### Accounts and Finance/Operations Executive

**Grihalakshmi Metals India** (Dec 2022 - Dec 2023)

#### Responsibilities:

- Maintain detailed records of vouchers, invoices, and payments to ensure accuracy and organization.
- Handle day-to-day accounting duties and manage petty cash disbursements efficiently.
- Generate invoices and diligently follow up on pending payments to maintain a healthy cash flow.
- Monitor all financial transactions, identifying irregularities in invoices, and oversee bank deposits and payments.
- Manage all banking-related tasks, ensuring smooth financial operations for the organization.
- Keep a vigilant eye on the organization's cash flow by monitoring income, expenditures, and investments.
- Identify areas for cost reduction to optimize profitability and enhance financial performance.
- Prepare comprehensive profit and loss statements for a clear financial overview.
- Develop and implement financial policies to streamline organizational practices.
- Take charge of finalizing accounts, actively participate in audits, and oversee all accounting activities.
- Ensure strict compliance with accounting and tax laws to uphold legal standards.
- Monitor economic and financial changes, adapting strategies accordingly to maintain financial stability

#### Executive - Compliance and Authentication /Operations Specialist

**Al Ansari Exchange -Dubai UAE,** (Jan 2017 – Nov 2022)

#### Responsibilities:

- Ensured compliance with AML policies and regulations by analyzing individual and corporate transactions.
- Managed a team of 8 members in conducting Enhanced Due Diligence (EDD) verifications, corporate onboarding, and risk assessments. Oversaw documentation and approvals.
- Established filtering and monitoring systems to detect suspicious transactions, enhancing organizational security and regulatory compliance.
- Evaluated and initiated investigative procedures in response to alleged violations of rules, regulations, and procedures, ensuring swift resolution and adherence to compliance standards..
- Regularly reviewed customer files to maintain accurate records and ensure compliance with AML, EDD and KYC requirements, promoting transparency and accountability.
- Tailored the Know Your Customer (KYC) process to align with organizational capabilities and regulatory standards, streamlining operations and enhancing efficiency.
- Conducted periodic reviews and produced comprehensive reports on merchant activities, facilitating adherence to industry regulations and KYC requirements.
- Assist with client onboarding procedures, including account setup, documentation review, and regulatory compliance checks. Provide ongoing support to clients regarding trading procedures, account inquiries, and regulatory requirements.
- Maintain comprehensive records of trade transactions, settlements, account balances, and other

operational activities.

- Identify opportunities for process improvement, trading systems, order management systems (OMS) within back-office operations

#### **Foreign Currency Cashier/ Remittance- Operations**

**Al Ansari Exchange Dubai UAE (May 2015-Jan 2017)**

Responsibilities:

- Conduct foreign currency exchange transactions (FCY) for customers, ensuring accuracy and compliance with relevant regulations and policies
- Facilitate domestic and international money transfers and remittance services for customers using various channels such as wire transfers, electronic funds transfers, and online platforms.
- Process cash transactions, including buying and selling foreign currency notes, traveler's checks, and prepaid travel cards
- Identify opportunities to promote additional products and services such as travel insurance, prepaid cards, and foreign currency investment options to customers and introducing digital channels, thereby maximizing revenue and enhancing customer satisfaction.
- Prepare daily, weekly, and monthly reports on transaction volumes

#### **Assistant Logistics in Charge /SAP End User**

**KRS Roadways C&F of Tata Motors Private Ltd India (Nov 2013 – Dec-2014)**

Responsibilities:

- Provided support in inventory management, ensuring timely receipt, dispatch, and invoicing of customer-owned inventory.
- Compiled and prepared various reports including daily dispatch reports, credit reports, sale letters, accident reports, commercial tax, and temporary vehicle permits.
- Managed billing and invoicing processes, including discounts and sales of older year vehicles to various companies, ensuring accuracy and compliance.
- Utilized systems to create stock orders, monitor physical stock, and address concerns such as diesel adulteration in vehicles from the warehouse.
- Coordinated the transfer of vehicles to Regional Sales Offices (RSO) by managing drivers, vehicles, and routes, ensuring timely delivery.
- Played a pivotal role in annual audits by conducting quarterly mock audits of over 500 vehicles in the warehouse, providing comprehensive reports.
- Identified and sourced suppliers for all market-related needs and activities associated with KRS Roadways, fostering strategic partnerships.
- Maintained reporting spreadsheets using Microsoft Excel for daily, weekly, and monthly updates, ensuring data accuracy and accessibility

#### **Professional Skills**

Enhance Due Diligence EDD • Quick Learner • Risk Assessment • Regulatory Compliance • Financial Analysis • Communication Operations Management • Monitoring • Work Ethic • Interpersonal ability • Detail Oriented • Punctual Leadership • Investigations and Site visit • AML • Team Training • Documentation and Record Keeping • Adaptability

#### **Education**

- **MBA (Finance and Marketing)** from Kannur University, Kerala, India 2013
- **BA Economics** from Calicut University, Kerala, India 2011
- **Diploma in Computerized Accounting** 2010 and 2023
- **Diploma in Event Management** 2010

#### **Personal Details**

Linguistic Abilities: English, Hindi, Malayalam, Arabic (Working Knowledge)  
Driving License: Valid UAE and Indian Driving License  
Nationality and Visa: Indian and Visit Visa  
Software Proficiency: Ms Office, Tally ERP 9, Quick Books, Peach tree, SAP (Working Knowledge)