

MELDON FERNANDES, MBA

Address: Discovery Garden, Dubai | Mobile: +971502464099 | Email: meldon40@gmail.com | [LinkedIn](#)

EXPERIENCED KYC & AML SPECIALIST / COMPLIANCE OFFICER.

Finance & Compliance Professional | Passionate Know Your Customer (KYC) Analyst | Committed to Ensuring Financial Compliance and Anti Money Laundering (AML) | Financial Services Specialist | Client-Focused Financial Specialist
Industry of Experience: Investment Banking / Financial Services / Retail Banking

CAREER SUMMARY



Experienced Professional with 13+ years of dedicated experience in Know Your Customer (KYC), Anti Money Laundering (AML) and Compliance. I possess a deep understanding of:

- Regulatory compliance requirement in Know Your Customer (KYC), Anti Money Laundering (AML), including customer due diligence, risk assessment and transaction monitoring.
- My expertise extends to developing and implementing robust compliance programs, ensuring strict adherence to regulations and policies.
- Proficient in conducting risk assessments, delivering comprehensive training, and fostering a culture of compliance, committed to upholding financial integrity and mitigating risks. My contributions contribute significantly to an organization's success and reputation.

FOCUS: Prepared to take on a challenging position that allows me to leverage my extensive expertise and experience in Financial Sector. As a dedicated and dynamic professional with a strong background in the financial compliance domain, poised to apply this wealth of knowledge in a manner that significantly contributes to the growth and success of the organization.

CAREER PERFORMANCE HIGHLIGHTS

Mission Driven Compliance Efforts

- Exemplary Quality Control in KYC
- Client Relationship Mastery
- Versatile Banking Expertise
- Globally Enriched Perspective
- Seamless Interdepartmental Collaboration

- Exceptional KYC Quality Control:** Achieved outstanding KYC quality control, ensuring precise and complete assessments for diverse client segments to exceed compliance standards.
- Mastery in Client Relationship Management:** Demonstrated mastery in client relationship management, consistently fostering trust in the dynamic realm of retail banking.
- Risk Assessment Excellence:** Executed Client Due Diligence processes in alignment with regulatory requirements, including SDD, RDD, and EDD cross various risk levels (Low, Medium, High) ensuring compliance with precision.
- Globalized Perspective:** Developed a globally enriched perspective by delving into various business sectors, providing a holistic approach to compliance roles.
- Effective Interdepartmental Collaboration:** Promoted seamless interdepartmental collaboration, offering invaluable insights for AML/KYC document reviews and ensuring alignment with rigorous compliance standards through effective synergy with Middle Office, Compliance, and Support teams.

CORE COMPETENCIES

- | | | |
|-----------------------|--------------------------------|------------------------------|
| Regulatory Compliance | Anti Money Laundering (AML) | Customer Due Diligence (CDD) |
| Financial Services | Know Your Customer (KYC) | Financial Domain Expertise |
| Risk Assessment | Client Relationship Management | Global Business Lines |
| Compliance Programs | Quality Control | Customer Service |
| Regulatory Standards | Regulatory Reporting | Retail Banking |
| Client Onboarding | Financial Integrity | Corporate Investment Banking |
| AML Policies | Due Diligence Procedures | Securities Market Knowledge |
| Risk Mitigation | Training and Development | Global Compliance Standards |
| Compliance Audits | Data Analysis | Policy Adherence |

SOFT SKILLS

- | | | |
|--------------------------|---------------------|----------------|
| Persuasive Communication | Problem Solving | Flexibility |
| Time Management | Attention to detail | Collaborations |

TOOLS AND TECHNOLOGIES

SCREENING TOOLS

- Factiva
- Dow Jones
- Vigilance

GLOBAL ONBOARDING APPLICATIONS

- Fenergo
- Global Client Account Review System

COMPUTER SKILLS

- MS Office
- Google Workspace
- MS Teams

PROFESSIONAL CERTIFICATIONS

- ❖ Certified in Anti Money Laundering (AML) | International Compliance Association (ICA) | 2023

PROFESSIONAL WORK EXPERIENCE

ORGANIZATION	BNP PARIBAS INDIA SOLUTION PVT LTD	THE LARGEST INTERNATIONAL BANKS WITH PRESENCE IN OVER 80 COUNTRIES AND KEY BUSINESS IN CORPORATE BANKING, PRIVATE BANKING AND RETAIL BANKING.
ROLE	COMPLIANCE OFFICER	
TENURE LOCATION	JULY 2022 – SEPTEMBER 2024 MUMBAI	

- Conducted Meticulous KYC Quality Checks: Conducted thorough quality checks on KYC files for new client onboarding and periodic reviews, ensuring compliance with both global and local regulations.
- Expertly Managed a Diverse Client Portfolio: Managed a diverse portfolio of clients, including financial institutions, funds, banks, non-financial companies, individuals, personal holding companies, and government institutions.
- Facilitated Collaborative Interdepartmental Communication: Collaborated closely with Middle Office, Compliance, and Support teams to provide expert guidance on essential AML/KYC document reviews.
- Comprehensive Client Risk Assessment: Conducted comprehensive assessments of client risk, utilizing various factors and risk scoring grids to make informed decisions.
- Ensured Consistency in Regulatory Compliance: Collaborated with Country/Regional Compliance teams to ensure a consistent interpretation and application of regulatory requirements.
- Managed High Volume of Files: Effectively managed a significant volume of files spanning the entire APAC region.
- Comprehensive Control Framework Evaluation: The evaluation encompassed independent testing methodologies such as methodology review, verification review, and re-performance.
- Stringent Quality Control Checks: Performed rigorous quality checks on the results issued by the LOD1 team on KYC files, adhering to the control framework, including Internal Audit standards.

ORGANIZATION	UBS SECURITIES INDIA PVT LIMITED	A MULTINATIONAL INVESTMENT BANK AND FINANCIAL SERVICES COMPANY FOUNDED AND BASED IN SWITZERLAND.
ROLE	ONBOARDING SPECIALIST	
TENURE LOCATION	SEPTEMBER 2020-JULY 2022 MUMBAI	

- Efficiently Handled Client Onboarding: Managed the seamless Client onboarding process for FPI Clients and Global Banking clients.
- Comprehensive Due Diligence: Conducted comprehensive due diligence by reviewing clients KYC documents, screening clients and related parties for negative news and Politically Exposed Persons (PEP).
- Transparent Reporting: Prepared and disseminated Management Information System (MIS) reports to stakeholders, enhancing transparency and decision-making.
- Thorough KYC Evaluation: Executed thorough KYC assessments, encompassing Simple due diligence, Regular due diligence and Enhanced due diligence for clients across varying risk levels (Low, Medium, High)
- Effective Issue Management: Addressed and escalated issues to the AML-Compliance team promptly, facilitating swift issue resolution.
- Thorough Company Research: Conducted in-depth research on companies, regulators, registrars, and exchanges, ensuring a holistic understanding of client backgrounds.
- Comprehensive Training Delivery: Shared expertise by delivering comprehensive training to new recruits and team members regarding KYC and due diligence procedures.

Additional Roles:

ORGANIZATION	ROLE	LOCATION	TENURE
BNP Paribas India Solution Pvt. Ltd.	Senior Associate	Mumbai	April 2018 - August 2020
Deutsche Bank	KYC Associate	Mumbai	June 2017 - March 2018
Yes Bank Ltd.	Senior Officer	Mumbai	May 2015- April 2017
Model Co-operative Bank Ltd.	Senior Officer	Mumbai	July 2013 - April 2015
Model Co-operative Bank Ltd.	Assistant System Administrator	Mumbai	May 2013- April 2015
Model Co-operative Bank Ltd.	Junior Officer	Mumbai	March 2012 - July 2013
Model Co-operative Bank Ltd.	Probationary Junior Officer	Mumbai	September 2011 - March 2012
Model Co-operative Bank Ltd.	Trainee	Mumbai	September 2010 - September 2011

PROFESSIONAL QUALIFICATIONS

- Master Of Business Administration (MBA) in Accounting & Finance | Mumbai Educational Trust (MET) | 2015-2018
- Bachelor’s Degree in Commerce (B. Com) | Mumbai University | March 2010