



## JAYAPRAKASH EDAYILLAM, CAMS

### Synopsis

Acclimatized professional with 13+ years of incisive experience in the Finance sector and an experienced Compliance Officer (CB UAE approved) with CAMS certification who faced Audit conducted by Banking Supervision, Market Conduct Supervision and Financial Crime Department of Central Bank of the UAE for the years 2023 and 2024. Aspiring for a challenging position within the field of Compliance.

### Career Recital

**September 2022 – Present- Chief Compliance Officer @ GOODWILL EXCHANGE (Approved by Central Bank of the UAE)**



### Key Responsibilities:

- Designing appropriate AML/CFT policy of the licensed institution to remain compliant with the applicable AML/CFT Laws, Regulations, Notices, and Standards and internationally accepted best practices.
- Develop and Execute AML/ CFT Training programs.
- Oversee the development of the institution's AML/CFT Risk assessment and review
- Ongoing monitoring of transactions to identify high risk, unusual and suspicious customers/ transactions and ensuring the transactions monitoring tools and systems are appropriate and functioning as designed.
- Act as key contact point for all the queries from the Central Bank, EOCN, FIU and other Competent Authorities
- Responding to the various queries received via IEMS, GOAML, LAW Enforcement Agency enquiries, CB UAE Notices, Circulars etc. before the deadline.
- Receiving ISTRs and activity alerts from branches, analyze, investigate, and report all suspicious cases to FIU without delay.
- Provide necessary monthly and quarterly reports to the Board of Directors and Central Bank of the UAE on time.
- Conducting regular GAP analysis between the institution's existing AML/CFT procedures and most recently updated current Laws, Regulations, Standards, Notices and internationally accepted best practices.
- Propose actions required for the gaps being identified.
- Ensuring the record retention period and availability for all the transaction documents along with supporting documents.
- Collaborate with other departments to create a Culture of Compliance
- Conducting Fine tuning test for Sanction screening alert generation.
- Quality review test for Transaction monitoring & Sanction screening
- Conducting Risk assessment, Quarterly review and submission of Reports
- Risk appetite statement and periodic review.
- Develop and maintain audit trackers for all the findings by External and Internal Auditors.
- Conducting Compliance committee meetings every quarter and recording meeting minutes.

Email:  
[jpedayillamonline@gmail.com](mailto:jpedayillamonline@gmail.com)

+971 56 2008774  
+91 7025190036



### Core Competencies

- Compliance & Risk Management
- Regulatory compliance
- Auditing
- Anti-Money Laundering (AML)
- KYC Management
- Compliance Risk & Transaction Monitoring
- CDD and EDD Analysis.
- Sanctions Screening.
- Policy & Regulations.
- Strategic thinking & Problem solving
- Integrity
- Analytical
- Ethics
- Leadership
- Report Submissions
- Quick Decision Making
- Flexibility & Adaptability
- Organizational & Time Management
- Risk Assessment & Management
- Teamwork & Collaboration
- Written & Verbal Communication skills

## Professional Qualifications

- CAMS (Certified Anti Money Laundering Specialist)

Ref No: ER- 000138413

- M.com (Bachelor of Commerce), 2003, Calicut University.

## Sanction Screening Solution Tools

- Refinitiv World Check
- LexisNexis Bridger Insight
- Biz4x

## Languages Known

- English
- Hindi
- Malayalam
- Kannada

## Personal Details

Nationality: Indian  
D.O.B: 16 – 06 -1977  
Gender: Male

## **Asst Manager - AML Compliance - UAE EXCHANGE CENTRE LLC**



April 2009 – July 2020

### **Key Responsibilities:**

- Point of contact for Branches, Corporate Sales, Operations Risk Management, Internal Audit and Higher-level management of Compliance for resolving queries with regard to the KYC process and documentations for corporate customers.
- Corporate Onboarding, Identification of UBOs & Screening of UBO details.
- Verification of transaction documents (Bill of lading, Air waybills, Invoices etc).
- Tracking of shipments
- Review & periodical review of KYC, CDD and EDD documents
- Conducting sanction screening, Identifying PEPS, adverse media checks, acuity online database check etc. before onboarding the customers and getting approval from GM and Board of Directors wherever required.
- Training and educating branch staff as per the Central Bank of UAE standards and Internal Policies.
- Verifying high-volume transactions for suspicious compliance related issues and reporting.
- Address queries received from the Head Office, Correspondent Partners, and other stakeholders via email and other response channels.
- Ensure all UAE Central Bank regulations and AML policies & procedures are strictly implemented in the daily operations of the branch and ensure confidentiality in all transactions.
- Investigate and report suspicious & unusual red flag transactions to MLRO
- Follow up with the branches and sales team for the additional documents like Invoices, Bill of lading, Trade license of Parent company, MOA, Articles of Association, Certificate of Incorporation, Certificate of Good standing, Power of Attorney, Tenancy contract etc. especially for the corporate customers.

**Oct 2021-Aug 2022: Branch Manager,  
MUTHOOT FINCORP LTD, Kerala -India**



### **Responsibilities:**

- Handling branch operations, teams motivate and work along with branch teams to achieve branch set targets Month by Month.
- Ensure Gold Loan growth at Branch month of month.
- Responsible for canvassing and marketing all financial products of Muthoot Fincorp Ltd.
- Build and maintain relationships with customers and follow-up.
- Revenue generations through Cross Selling products & Interest Collection.
- Responsible for Maintaining important registers and daily reports.
- Cash Management and accounting.
- Team Handling & driving daily, monthly & Quarterly branch targets.
- Responsible for Branch Closures, EOD Activity
- Marketing & Campaigning activities, Takeovers etc.
- Direct Marketing of Cross selling products at branches for Gold Loan/ Insurance/NCD/AUTO Loan/Home Loan/Chits and allied products.
- Responsible for overall Branch Operations and profitability of the branch.

## REGULATORY AUDITS ATTENDED

- FULL SCOPE AUDIT conducted by Banking Supervision Department -CB UAE 2023
- AML CFT AUDIT conducted by Financial Crime Supervision Department -CB UAE-2024
- MARKET CONDUCT AUDIT conducted by Market Conduct Supervision Department -CB UAE-2024

## EXTERNAL AUDITS ATTENDED

- 🏠 SPARK Consultancy -2024
- 🏠 AML CFT Audit by AJMS -2023

## INTERNAL AUDITS ATTENDED

- 🏠 Internal Audit by VERTEX COMPLIANCE 2024

## CERTIFICATIONS & APPRECIATIONS

- ❖ Certificate of Appreciation for the “Best performance” for the year 2016.
- ❖ Certificate of Appreciation and STAR Award for the “Best performance” for the year 2017 & 2019
- ❖ Earned appreciation from the Top-level management for the “outstanding performance and rated “Exceeding Expectation” on the half yearly performance appraisal in the year 2018.
- ❖ Certificate of completion of “Financial Crime Compliance “course for 48 hrs. In 2019.
- ❖ Scored 100% marks on the “Online Exam for Risk and Compliance Exam” conducted by Thomson Reuters 2018.
- ❖ Certificate for participation in “Compliance and Risk” training by Thomson Reuters in 2019.

## WEBINARS ATTENDED

- ✓ Certificate-Good Screening Practices and techniques to uncover designated people by ICA- by Central Bank of the UAE 2023
- ✓ Certificate-Sanction Evasion Typologies, Case Studies and Recommendations by ICA- by Central Bank of the UAE 2023
- ✓ Certificate-Sharing of Information between the Public Private Sector- by Central Bank of the UAE 2023
- ✓ Certificate-TFS Implementation, Ownership & Control, and Combating Sanction Evasion- by Central Bank of the UAE 2023
- ✓ Collaborative Frameworks Helping Financial Institutions Fight Financial Crime- ACAMS 2023
- ✓ Money Laundering Through Real Estate- by ACFCs, 2024
- ✓ Ten tips for financial crime management by Bright talk, 2024
- ✓ From Bitcoin to Bombs - North Korean Cybercrime Trends and Typologies by ACFCs,2024
- ✓ Implementing Fincen’s National Priorities: How Effective Is Your AML/CFT Program-2022
- ✓ Money Laundering and Correspondent Banking - Mitigating Risks Without De-risking- 2022
- ✓ Deploying The Enterprise-wide Risk Assessment to Drive and Demonstrate a Strong Culture of Compliance-2022
- ✓ Sanctions Master class: Jurisdiction and Sanctions Regime: Rapid-fire Update (Russia) - 2022
- ✓ Methods-2022Certificate-Countering Proliferation Financing by RUSI-2022