

SAMEERA MOL S

Finance Professional | MBA Finance | Globally Certified KYC Specialist (Go-AKS) Certification (Pursuing)
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CAREER SUMMARY

Finance professional with 3+ years of experience in risk mitigation, AML/KYC compliance, and financial analysis. Skilled in identifying discrepancies, managing transactions, and improving process efficiency. Seeking to leverage my background to drive efficient financial processes and enhance compliance in a dynamic environment.

WORK EXPERIENCE

XL Dynamics India Pvt. Ltd

Mumbai, India

Associate Analyst

Dec 2020 – Feb 2024

- Conducted thorough analysis of client profiles and loan applications, reviewing financial statements and documentation to assess creditworthiness and identify potential red flags. Investigated discrepancies and unusual patterns, contributing to risk mitigation and ensuring adherence to internal and regulatory standards.
- Analyzed complex financial data and loan documentation to identify potential risks, discrepancies, and unusual activities. Reported findings to senior management, enabling timely intervention and escalations when necessary.
- Actively escalated high-risk cases or transactions to senior analysts or the compliance team, ensuring issues were addressed promptly. Documented findings and prepared detailed reports that contributed to decision-making and the resolution of discrepancies, similar to preparing Suspicious Activity Reports (SARs) in a transaction monitoring context.
- Performed in-depth verification of loan applications, ensuring that client information and financial documentation were authentic and aligned with regulatory requirements. Identified critical discrepancies and worked with compliance teams to rectify them, ensuring adherence to Anti-Money Laundering (AML) and Know Your Customer (KYC) regulations.
- Coordinated with various teams, including compliance and operations, to gather additional data and verify suspicious activities, ensuring that each case was comprehensively addressed and aligned with internal policies.
- Maintained meticulous records of all investigations, ensuring compliance with Standard Operating Procedures (SOPs) and regulatory standards. Documented discrepancies, potential risks, and resolutions, maintaining transparency and traceability in all processes.
- Managed a high volume of loan applications and financial transactions, identifying patterns of risk and ensuring compliance with both internal guidelines and external regulations. Regularly updated management with reports on processing efficiency and risk mitigation strategies.
- Engaged with clients to gather missing documentation and verify the authenticity of data, contributing to faster resolution of issues and a 50% increase in processing efficiency. Ensured that all customer interactions aligned with KYC and AML standards.
- Stayed up-to-date with the latest AML/KYC regulations and provided recommendations to improve compliance processes. Contributed insights that helped refine and optimize the transaction monitoring system, enhancing its efficiency in detecting suspicious activities.
- Worked closely with cross-functional teams to identify and implement process improvements. Trained junior analysts on identifying discrepancies and suspicious transactions, ensuring the team was well-prepared to detect potential financial crimes.

Reliance Trends

Kerala, India

Intern

Aug 2019 – Sep 2019

- Assisted in daily operations by generating and issuing accurate invoices based on sales transactions, addressing customer inquiries related to billing, and ensuring timely delivery, thereby improving overall customer satisfaction.
- Supported inventory management by overseeing inventory fund management, processing billing for inventory-related transactions, and ensuring compliance with company policies and accounting standards.
- Collaborated with team members to reconcile accounts receivable transactions, resolve discrepancies, and prepare periodic reports on accounts receivable status and collection efforts for management review.
- Engaged with customers to resolve payment discrepancies, negotiate payment plans, and gather feedback to enhance billing processes and improve service delivery.

EDUCATION

- **MBA, Finance & Marketing 2018** -2020
LEAD College of Management (Calicut University, IN)
- **BBA, Business Administration 2015-** 2018
University Institute of Technology (Kerala University, IN)

CERTIFICATIONS

- Globally Certified KYC Specialist (Go-AKS) Certification (Pursuing)
- AML - KYC and Customer Due Diligence AML – Transaction Monitoring and Suspicious Transaction Reporting (TM & STR)
- The Fundamental Principles to Anti Money Laundering
- Information Security Level 1 - Beginner
- Business Analytics with Excel: Elementary to Advanced
- NISM Series XII: Securities Market Foundation Certification

SKILLS

Hard Skills: Microsoft Office (Word, Excel, PowerPoint) | Mailbox handling | Virtual chat support | Quick Books | SAP ERP | CRM || Account Receivables & Payables | Reconciliation | Financial Analysis & Accounting | Transaction Monitoring

Soft Skills: Process Management and Improvement | KYC | CDD | AML | Team Player | Time Management [prioritizing tasks] | Project Management | Client support | Training and Development | Finance analysis | Leadership | Data Analysis| Communication.

ACTIVITIES & ACHIEVEMENTS

- Achieves daily production target of 100% and Monthly production efficiency above 150%.
- Streamlined the KYC review process, reducing average client on-boarding time by 40% while maintaining a 99% accuracy rate in client risk assessments.
- Communicated with clients to obtain missing documents and drafted reports to the manager, leading to a 50% increase in efficiency.
- Presented a Research paper on the concept of Financial Inclusion at the International Conference on Business Management, Economics & Technology in the Digital Era, 2019
- Worked as an intern for 15 days at Reliance Trends, Kerala, India.
- Done projects on A study on Inventory Control as means of Profitability with reference to Central Coir Research Institute, Coir Board, 2020 and on A study on Impact of Leadership Style on Employee Performance, 2018

PERSONAL DETAILS

- Nationality/Citizenship : Indian
- Date of Birth : 15 August 1997
- Language Known : English, Hindi, Malayalam, Arabic (Read & Write)
- Visa Status : Visit Visa