

# MOHAMMAD KAYUM



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Experienced Compliance Officer with a strong background in regulatory compliance, risk management, and financial crime prevention within business banking and SME sectors. Skilled in conducting thorough due diligence, Know Your Customer (KYC), and Anti-Money Laundering (AML) processes to ensure adherence to local and international regulations. Adept at collaborating with cross-functional teams to mitigate risks, streamline compliance procedures, and support business growth while maintaining regulatory integrity. Committed to fostering a culture of compliance and delivering effective solutions that align with corporate and regulatory requirements

## Career Snapshot

**2022– 2024**

**Index Exchange LLC Dubai**

**Branch Compliance officer**

### Accountabilities: -

- ✓ New Corporate and WPS Onboarding. Verify and validate client identification documents, ensuring accuracy and completeness during the onboarding process
- ✓ Client acquisition and retention. Conduct thorough customer due diligence and KYC checks for onboarding new clients in compliance with regulatory standards
- ✓ KYC Screening of new corporate and WPS customer, carry out CDD, EDD. Perform ongoing monitoring and reviews of existing client records to maintain up-to-date KYC documentation
- ✓ Maintain accurate records and complete reports for internal audits and regulatory reviews related to KYC procedures. Comply with all compliance requirement related to my job.
- ✓ Ensure adherence to Anti-Money Laundering (AML) regulations by identifying and reporting suspicious activities during onboarding.
- ✓ Self-Audit Checkout Documents, completing all transaction documents correctly
- ✓ Assess customer risk profiles based on KYC data and escalate high-risk accounts for enhanced due diligence.
- ✓ Following AML rules, office guidelines, policy, and procedures of the company as well as Central Bank of UAE.
- ✓ Stay updated on the latest regulatory changes and ensure onboarding processes align with evolving compliance requirements.

**2018– 2021**

**Lulu International Exchange L.L.C. Dubai**

**KYC Onboarding**

### Accountabilities: -

- ✓ Working as an acting branch supervisor, Supervise all operational aspects at the counter.
- ✓ Conduct thorough customer due diligence and KYC checks for onboarding new clients in compliance with regulatory standards
- ✓ Verify and validate client identification documents, ensuring accuracy and completeness during the onboarding process.
- ✓ Assess customer risk profiles based on KYC data and escalate high-risk accounts for enhanced due diligence
- ✓ Liaise with internal teams and external stakeholders to gather additional client information, ensuring smooth onboarding
- ✓ Perform ongoing monitoring and reviews of existing client records to maintain up-to-date KYC documentation
- ✓ Branch opening and closing procedures, Self-Audit, and checkout documents, completing all transaction documents correctly and maintain petty cash. Handing branch in absence of branch in-charge.
- ✓ Ensure adherence to Anti-Money Laundering (AML) regulations by identifying and reporting suspicious activities during onboarding.
- ✓ Maintain accurate records and complete reports for internal audits and regulatory reviews related to KYC procedures.
- ✓ Stay updated on the latest regulatory changes and ensure onboarding processes align with evolving compliance requirements.
- ✓ Prepares and process Inter-Emirates transfer, Inter-gulf money transfer, International instant transfer such as Western Union, Transfast, Ria Money (IME) Receiving, Sending, and preparing daily reports.
- ✓ In the absence of branch manager maintains communication between the branch and management by preparing end reports regarding operations and productivity.
- ✓ Negotiate with the internal and external stack holder for deals

**2017 –2018**

**AU SMALL FINANCE BANK, INDIA**

**Senior Executive- Branch Banking**

**Accountabilities: -**

- ✓ Gathering market and customer information.
- ✓ Maintaining and developing relationships with existing customers to prospect for new business.
- ✓ Presenting the product and service in a structured and professional way face to face.
- ✓ Bring in quality customers to the bank to achieve the agreed monthly and annual targets.
- ✓ Develop and implement planning of marketing activities to achieve the cluster's target, initiating new customer relationship's coming up with innovative and ways to get best instant as long - term results.

**2016 –2017**

**Indusind Bank, INDIA**

**Sales Executive**

**Accountabilities: -**

- ✓ To develop & manage direct client relationships and be responsible for the day-to-day relationship with the customer as well as providing investment advice, ensure all cross-sell opportunities are effectively leveraged and closed.
- ✓ Responsible for lead generation conversion, negotiation, product handover.
- ✓ Business development and retaining the same.
- ✓ Gathering market and customer information.
- ✓ Building the strong client relationship.

**Training Attended**

- ✓ Global **ANTI MONEY LAUNDERING** certified from Edcomm Banker's Academy (Online) in 2020. (UAE)
- ✓ **Google Certified** in The Fundamentals of **Digital Marketing** in 2020. (UAE)
- ✓ **Public Policy Insights** from Mohammed Bin Rashid Al Maktoum Knowledge Foundation (Online). (UAE)
- ✓ Attended **ANTI MONEY LAUNDERING (AML) WORKSHOP** Organized by the Foreign Exchange and Remittance Group (**FEFG**) 2018. (UAE)

**Professional Credentials**

2017 **MBA**, Finance Management and Marketing Rajasthan Technical University. (India)

2016 **M.Com** (master's in commerce) Rajasthan University.(India)

2014 **B.Com** (bachelor's in commerce) Rajasthan University.(India)

**Personal Vitae**

Languages Known: - English, Hindi, Urdu, Punjabi.

Date of Birth: - 25<sup>th</sup> June, 1992

UAE Driving License: - 28<sup>th</sup> Dec,2027

Visit Visa Validity:- 10<sup>th</sup> Dec,2024

**References**

Will be furnished if required.

**Mohammad Kayum**