

ASHIK THALAKKAL (CAMS)

Certified Anti-money Laundering Specialist

Compliance, KYC, Transaction Monitoring, AML

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Employment Visa | UAE driving license | [linkedin.com/in/ashik-cams1](https://www.linkedin.com/in/ashik-cams1)



Objective

Detail-oriented Branch Due Diligence Officer with Certified Anti-Money Laundering Specialist Certification (ACAMS). Expertise in regulatory compliance, and exceptional customer service. Meticulous record keeper excelling in reconciliation, reporting, and audit support for seamless operations, seeking a challenging and rewarding career in a reputable organization where I can exercise my knowledge and skills and to be a member of a professional team to give the best of abilities to the organization.

Education

Certified Anti-Money Laundering Specialist – **ACAMS**

Master Of Business Administration 2019 – **MBA**

Bachelor Of Commerce 2017 – **BCOM**

Experience

ALFARDAN EXCHANGE LLC 2021 - PRESENT – UAE

Branch Compliance Officer / Branch In Charge

- Oversee branch compliance and verification procedures
- Ensuring compliance with money laundering procedures and following bank security
- Conduct reviews of customer profiles and transactions to ensure compliance with AML regulation
- Responsible and accountable for each customer due diligence
- Development and implement corrective action plans for non-compliance issues.
- Monitor and ensure adherence to regulatory guidelines and standards
- Identify investigate and document compliance violations and recommend corrective measures.
- Streamline processes to enhance efficiency in compliance and remittance operations
- Foster a customer-centric approach in all dealings to build strong relationships.
- Analyzes customer data to identify trends and patterns in customer behavior.
- Drive new business growth by presenting direct and third-party products to customers
- Analyze customer data to identify and investigate high-risk customers and transactions
- Implement effective customer service strategies to enhance satisfaction and loyalty
- Carry out smooth and error-free transactions within the branch, ensuring all activities are completed within timescales and with a high degree of accuracy

- Monitor customer accounts for suspicious activity and initiated investigations when necessary
- Maintain up-to-date knowledge of KYC regulations and best practices
- Provide training to new employees on KYC regulations and best practises.
- Development and implement customer due diligence (CDD) procedures to verify the identity of customer.
- Promote professionalism among staffs to develop productive relationships.
- Follow opening, closing and shift changeover procedures for seamless operations.
- Lead shifts and motivated team to drive sales.
- Professionally handle difficult customer complaints and objections to maintain first class customer.
- Provide leadership and direction for employees, supervising activities to drive productivity and efficiency.

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Admin Cum Accountant

- Administered accounts payable and receivable functions
- Oversaw petty cash management & supervised reimbursement procedures
- Produced bank reconciliation statements to ensure financial accuracy
- Documented daily journal entries and maintained balanced books of accounts
- Compiled weekly and monthly reports, encompassing profit and loss statements, balance sheets, and comprehensive debtor and creditor details

Skills & abilities

- Team Work
- Work Ethic
- Analytical Skills
- Relationship Management
- Decision-making
- Customer Service
- Problem Solving Ability
- Hardworking
- Positive Attitude

Languauge

- ENGLISH- PROFESSIONAL
- MALAYALAM- NATIVE LANGUAGE
- HINDI- PROFESSIONAL
- ARABIC- MANAGEABLE