

# Sasindran Erandeth



**Internal Auditor**

**Abu Dhabi, UAE**

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## Summary

Internal Auditor with 18 years of experience in the Money exchange industry. Has a knack to identify and mitigate risk, streamline process and improve operational efficiency. Collaborate with cross functional teams to deliver value and ensure compliance with internal controls and regulatory standards.

## Key Skills

- Internal Audit Planning and Execution
- Risk Assessment and Mitigation
- AML/CFT Compliance management and Fraud Prevention
- Policy Development and Gap Analysis
- Process Improvement and Operational Efficiency
- Regulatory Knowledge and Governance

## Work Experience

**Internal Auditor, Aug 2015 – Dec 2024**

**Al Ahalia Money Exchange Bureau, Abu Dahbi, UAE**

- Developed and implemented the Internal Audit Plan, Audit Charter, Methodology, Process, Policy and Procedures, and Guidance notes to align with industry best practices and regulatory requirements.
- Prepare risk-based audit plan detailing the scope, nature, and reporting timelines of audit activities.
- Ensured Internal audit's Quality Assurance and suggested improvements to ensure compliance with CBUAE standards.
- Conducted and prepared department audits for AML/ Compliance, HR, Finance, Reconciliations, Risk and fraud, Customer complaints and review of Unclaimed funds.
- Review existing and proposed policies and procedures and conduct gap analysis.
- Review training policies and procedures and training materials for AML/CFT, Counterfeit, Anti-fraud etc.
- Review Semi-annual compliance reports and Compliance functions.
- Review various department's Risk register and Conduct fraud risk assessments jointly with Fraud prevention officer.
- Implemented effective tracking of the open audit observations and ensured validation of effective implementation of the audit recommendations.
- Investigated suspected cases of fraud and misappropriation of cash.
- Review Consumer Education and Awareness initiatives and other provisions to protect customer interest.
- Assessment of the effectiveness and efficiency of the Consumer protection governance, and policy and procedures.

- Conforming the employee recruitment process is in line with CB Standard.
- Conforming Fraud incidents and Counterfeit incidents are reported to regulators appropriately.
- Prepare audit schedule and checklist for branch visits and submit consolidated summary report to management.

**Audit Executive, Dec 2006 – Aug 2015**

**Al Ahalia Money Exchange Bureau, Dubai, UAE**

- Physical verification of Cashier's stock
- Verification of petty cash with supporting vouchers
- Verification of cancelled/ refund transactions
- Verification of CID & CDD documents for individuals and corporates
- Verification of EDD for High value transactions
- Verification of Audit check list

**Cashier/Supervisor, Sept 2002 - Feb 2006**

**Muthoot Fincorp – NBFC, Kerala St.**

- Customer service and loan disbursal
- Gold appraisal and approval of gold loans
- Managed and supervised branch operations

**Senior Assistant, Feb 1995 – Aug 2002**

**KSE Board- Govt owned Co, Kerala St.**

- Preparation of Daily revenue statements for electricity charge collection
- Preparation of arrear notices
- Preparation of monthly revenue statements

**Education :Bachelor of Commerce (B.com) - 1994**

**Personal Information**

Date of birth : 05-11-1973  
 Gender : Male  
 Nationality : Indian  
 Marital status : Married  
 Languages known : English, Hindi, Malayalam  
 Visa status : Employment visa

**Declaration**

I hereby declare that the above furnished information is true to the best of my knowledge.

Place: Abu Dhabi

Yours Sincerely

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