

# MOHD. NAYAB SAMI

Compliance and Risk Specialist | ICA (UK) AML | Go – AKS KYC | Dubai-Based | Immediate Joiner

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## SUMMARY

- Compliance and AML/KYC Specialist with 13+ years of Indian banking experience in transaction monitoring, customer onboarding, STR/SAR reporting, and regulatory compliance.
- ICA (UK) AML and Go-AKS KYC Certified.
- Well-versed with UAE Anti-Financial Crime regulatory frameworks, including Federal Decree-Law No. 20 of 2018 and Cabinet Decision No. 10 of 2019, through professional certifications and independent study.
- Familiar with the goAML platform, typologies, and reporting standards issued by the CBUAE.
- Currently in Dubai and available to join immediately.

## SKILLS AND CORE COMPETENCIES

- Compliance & Risk Skills: AML/CFT Financial Crime Compliance, STR/SAR Reporting, CDD/EDD, PEP & Adverse Media Screening, Risk-Based Approach (RBA), Customer Risk Rating (CRR), Periodic KYC Review, TBML Detection, High-Risk Jurisdiction Analysis, Sanctions Compliance
- Regulatory Knowledge: CBUAE Guidelines, FATF 40 Recommendations, Federal Decree Law 20 (2018), Cabinet Decision 10 (2019), UN & EU Sanctions, OFAC, RBI Guidelines, FIU-IND, Wolfsberg Principles
- Tools & Platforms: Familiar with goAML (CBUAE), World-Check, LexisNexis, Finacle, Flexcube, Power BI, Tableau, Core Banking Systems
- Functional Competencies: Regulatory Liaison, Compliance Audit Handling, Stakeholder Communication, Team Leadership, Internal Controls, Analytical Thinking, Problem Solving, Attention to Details

## PROFESSIONAL EXPERIENCE

### **Service Delivery Manager** (UAE Equivalent: Compliance and Ops Manager)

**RBL Bank Limited** – Noida, India | February 2023 – December 2024

- Led the full compliance lifecycle for retail, corporate, trade finance, and digital banking operations, aligning internal frameworks to RBI, FATF, Wolfsberg, and UN Sanctions requirements.
- Coordinated successful closure of Central Bank regulatory audits with no high-risk observations, positioning the bank for strategic growth initiatives.
- Spearheaded digital KYC (e-KYC) and e-signature projects, contributing to a 40% onboarding time reduction and enhancing customer experience.

### **Senior Manager – Compliance & Risk Management** (UAE Equivalent: Compliance Manager)

**HDFC Bank Limited** – Gurgaon, India | August 2022 – February 2023

- Supervised a team of 10 analysts across KYC, AML transaction monitoring, and compliance assurance functions, achieving 100% KPI targets for SLA, regulatory reporting, and operational risk control.
- Conducted gap analysis against FATF 40 Recommendations and RBI AML-CFT Regulations, ensuring full readiness for regulatory assessments.
- Automated EDD workflows leading to a 28% increase in efficiency and audit trail accuracy.

### **Senior Manager - Operations and Service** (UAE Equivalent: Branch Compliance Lead)

**AU Small Finance Bank** – New Delhi, India | September 2021 - August 2022

- Led Enhanced Due Diligence (EDD) for 250+ high-risk corporate, SME, and FI clients, identifying potential money laundering typologies early.
- Reduced KYC remediation backlog by 35% through strategic task allocation, process reengineering, and targeted follow-ups.
- Acted as the primary point of contact for correspondent banking KYC queries, managing 20+ escalations with a 98% resolution rate.

## **Operations and Service Delivery Manager** (UAE Equivalent: Compliance Ops Manager)

**Yes Bank Ltd** – New Delhi, India | July 2018 – May 2021

- Oversaw AML, KYC/CDD, and branch-level compliance across 10+ business units with 15,000+ live accounts, ensured compliance with all applicable regulatory standards.
- Facilitated 5+ successful regulatory audits (RBI, SEBI, FIU-IND) with zero major findings.
- Developed and implemented service process enhancements that reduced turnaround time (TAT) and improved regulatory reporting accuracy across retail and branch operations.

## **Manager – Transaction Monitoring and AML** (UAE Equivalent: AML Analyst – STR & Surveillance)

**Kotak Mahindra Bank** – Faridabad, India | March 2015 – November 2017

- Conducted review of 300+ daily transactions for unusual patterns and behaviors, resulting in the filing of 10–12 STRs per month to the FIU-IND.
- Managed alerts from internal reviews and escalations related to potential money laundering risks, leading to a 20% improvement in detection quality and reduced false positives through enhanced case logic.
- Ensured 100% compliance with internal AML/CFT policies by applying structured checklists and screening guidelines for sanctions, PEPs, and adverse media—aligned with global AML standards applicable in UAE financial institutions.

## **Branch Service Partner – KYC/Onboarding** (UAE Equivalent: KYC Onboarding Officer)

**Yes Bank Ltd** – New Delhi, India | June 2012 – February 2015

- Handled end-to-end onboarding of 70+ clients/month across Retail, SME, and NRI segments, maintaining 99% SLA adherence while applying a Risk-Based Approach (RBA) in line with FATF principles.
- Conducted screening for PEPs, sanctions, and adverse media, escalating 15+ high-risk clients annually—ensuring compliance and reducing exposure to financial crime.
- Enhanced documentation accuracy and audit preparedness by improving CDD workflows, achieving a 20% reduction in onboarding errors and strengthening internal control checklists.

## **Banking Operations Officer** (UAE Equivalent: Operations & Payments Executive)

**ICICI Bank Limited** – New Delhi, India | May 2011 – June 2012

- Executed 150+ daily core banking operations (account maintenance, funds transfer, clearing, remittances) with 99.95% accuracy, ensuring full compliance with SOPs and RBI guidelines.
- Reduced processing turnaround time (TAT) by 18% through automation of document verification workflows using Finacle systems.
- Maintained 100% accuracy in regulatory MIS reporting for audits and internal risk reviews.

## **EDUCATION**

- Post Graduate Diploma in Management (PGDM) – IMT Ghaziabad (Distance Mode) – March 2018  
Specialization: International Business
- Post Graduate Diploma in Banking Operations – NIIT IFBI – April 2010 – March 2011
- Post Graduate Diploma in Banking and Financial Services - NIIT IFBI – April 2009 – March 2010
- Bachelor of Arts in Economics - Jamia Millia Islamia University – New Delhi, India  
April 2006 – March 2009

## **CERTIFICATIONS**

- **Globally Certified KYC Specialist (Go-AKS)** – April 2025
- **ICA (UK) Certificate in Anti Money Laundering (Merit)** – April 2025

## **ADDITIONAL DETAILS**

- **Date of Birth** – 12<sup>th</sup> May, 1988
- **Marital Status**: Married
- **Nationality**: Indian
- **Visa Status**: Visit Visa
- **Driving License**: Valid India driving License
- **Availability**: Available in Dubai for immediate joining