

JANAYA SUBEESH
CERTIFIED ANTI-MONEY LAUNDREING SPECIALIST

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Dubai, UAE



PROFESSIONAL SUMMARY

Over 10 years of experience in Banking & finance, with specialize in Anti-Money Laundering (AML) , Know Your Customer (KYC),and Financial Crime Risk. Proficient in transaction monitoring, customer due diligence, data analysis, and regulatory compliance. Adept at identifying suspicious financial activities and implementing AML/CFT protocols.

EMPLOYMENT HISTORY

➤ **CONCURRENT AUDITOR** (*Canara Bank & South Indian Bank, India, Dec 2022-NOV 2023*)

- Monitoring customer's transaction for suspicious activities
- Verifying KYC documents, advance documents
- Reporting suspicious activities to law enforcement

➤ **ACCOUNTANT** (*Apollo Advertising LLC, Dubai, Sep 2019-Aug 2020*)

- Recording all account's transaction by using Quick Book.
- Create and Maintain vender records and customer records including contact information, Payment details and other information required
- Create and maintain employees including contact information, Payroll salary, rate information and related employment data.
- Customize the company invoice form and other forms such as sales receipts and estimates as needed.

➤ **ASSISTANT AUDITOR** (*Canara Bank, India Jan 2016 –Sep 2018*)

- Cover all banking transactions
- Acceptance of deposit, cash management, safety locker, loans and advance, forex, bill payments.
- Checking if account opening form are filled properly and is the application signed by officer.
- Are necessary proof are collected original and verified as per aml kyc norms.
- Are all details inputted in the CBS correctly and is the account credit?
- Test to check if all charges and prematurity penalties are correctly charged.

➤ **AUDIT ASSISTANT** (*Handling diverse client portfolio, CA Firm, Kerala, Dec 2014 – Dec 2015,)*

- Oversaw the management of all company accounts, tax calculation, and audits.
- Verified debtors, creditors, and financial statements.

➤ **BANK AUDITOR / CONCURRENT AND STATUTORY** (*Canara Bank, Union Bank, Sbi, Federal, South Indian Jan 2013 – Dec 2014*)

- Verifying that banks are following cash verification procedure, Tax related item, Loan Accounts.
- In cash verification procedure if any unrecorded security documents or object are placed Cash safe.
- If the branch is maintaining a record when a currency is accepted from the public. This would also include the records of receiving mutilated notes.
- Ensure that all the tax return is on time.
- Review, if any, the explanation of an outstanding entry in the system suspense account.

- Verification of tax return considered Preliminary check, Disbursement, Post disbursement Inspection.
- Responsibility to submit audit report if the balance shows a fair and accurate view of all the Essential particulars required to exhibit an honest and right view of affairs with in the bank.

TRAINING & PROJECTS

➤ AML/CFT Analyst Training

Short-Term Contract (AML Based LLC), Dubai/Mar 2024 – Jun 2024

- Monitor all Financial transactions / activities through transaction monitoring (Automated Tool) AML system.
- Evaluated KYC and CDD documentation to identify potential risks.
- Filed STRs/SARs and identified suspicious patterns and structuring.
- Analyzed financial activity across multiple accounts.
- Conducted sanctions screening using ATS and followed up on RFI matches.
- Used SQL for database management and data analysis.
- Identified PEPs, UBOs and adverse media risk; performed EDD on high risk customers.

EDUCATION & CERTIFICATIONS

- **CAMS (ACAMS)** - Association of Certified Anti Money Laundering Specialist, Nov 2024
- **AML/KYC Certification** – Indian Institute of Banking & Finance, Jan 2024
- **Internship – ICAI** – Institute of Chartered Accountants of India, 2013-2016
- **Master of Commerce** - Banking and Insurance.
- **Bachelor of Commerce** – Finance

TECHENICAL SKILLS

Accounting Software: Tally ERP, Peachtree, QuickBooks, Busy, Smacc

Tools: MS Excel, SQL

AML Systems: ATS, AML Transaction Monitoring

PERSONAL DETAILS AND LANGUAGES

Fathers Name	:	Sasidharan N
Date of birth	:	5 July 1991
Gender	:	Female
Marital status	:	Married
Passport N / Visa States	:	T1242428 / Sponsorship
Nationality	:	Indian
Skills	:	Interpersonal, Management, Recruiting, Leadership
Languages	:	English, Hindi, Malayalam

REFERENCE

To be furnished on request

Place:

Date and Signature