

Ritik Nainani

Email: goldynainani@gmail.com | Ph: +971527557621 | Visa status: Visit
D.O.B: 13/06/2000 | Marital Status: Single | Nationality: Indian | linked in: Ritik Nainani | Country: UAE

Professional Summary

Detail-oriented professional with 2.5 years of combined experience in accounting and compliance roles within a regulated organization. In the accounting function, responsible for clearing vendor bills, maintaining banking transactions, preparing SIF files for payroll processing, completing ERF forms, and ensuring accurate maintenance of cash registers and cash records. Experienced in preparing financial documentation and records for annual audits and serving as a key point of contact between employees and management for resolving and clearing payment receipts.

Currently serving as a Compliance Analyst, with responsibilities including transaction monitoring, reviewing red flag indicators, and supporting the branch-level compliance program. Experienced in screening and onboarding customers using Symex and Trax software, ensuring adherence to KYC and AML requirements. Also involved in maintaining compliance records, preparing internal reports, and supporting internal compliance training. Actively pursuing ACAMS certification to strengthen expertise in anti-money laundering (AML), financial crime prevention, and regulatory compliance. Committed to maintaining accuracy, transparency, and a strong culture of compliance.

Experience

Gomti exchange (UAE) | MSB |

2023-2025

Accountant & Compliance analyst

Accounting Experience

- Recorded and maintained daily expense entries in the accounting system, ensuring accuracy and consistency in financial records.
- Cleared vendor bills and managed banking-related transactions, including reconciliations and payment processing.
- Prepared and submitted SIF (Salary Information File) for monthly payroll and completed ERF (Employee Request Form) submissions as per UAE labour requirements.
- Maintained accurate records of cash registers, cash on hand, and daily collections to ensure cash flow integrity.
- Compiled and organized supporting documents for the annual financial audit, ensuring all records met audit and compliance standards.
- Acted as a key point of contact between employees and management for verifying, collecting, and clearing receipts of payments.
- Maintained ledgers and vendor accounts, supporting the monthly and year-end closing processes.
- Supported the finance team with timely documentation and follow-ups for internal and external audits.

Compliance Experience

- Managed end-to-end customer onboarding for both corporate and individual clients, ensuring proper risk classification and due diligence.
- Performed Customer Due Diligence (CDD), Simplified Due Diligence (SDD), and Enhanced Due Diligence (EDD) based on client risk profile.
- Executed daily transaction monitoring, reviewed system-generated alerts, and identified suspicious activities.
- Conducted client and transaction screening against sanctions and terrorist lists (CBUAE, UN, OFAC), resolving false positives and escalating true matches.
- Reviewed ISTR/ISAR submissions from frontline staff and investigated for high-quality Suspicious Transaction Reports (STRs).
- Developed, reviewed, and maintained AML/CFT policies and procedures in line with regulatory expectations.
- Maintained accurate and up-to-date client records and compliance documentation as per regulatory record-keeping requirements.
- Ensured full compliance with Central Bank of the UAE (CBUAE) standards for exchange houses.
- Utilized AML/compliance systems such as Symex and Trax for onboarding, screening, and transaction monitoring.
- Performed Know Your Customer (KYC) and Know Your Employee (KYE) checks to verify identity and detect potential internal risks.

Certifications

CAMS Training Certificate Certified by KHDA UAE.

CAMS Training Certificate Certified by Zabeel Institute.

AML and Compliance Training Certificate

MS office Training Certificates

Skills & abilities

Compliance & AML/CFT

- Transaction Monitoring & Alert Review
- Sanctions & PEP Screening (CBUAE & Global Lists)
- Customer Due Diligence (CDD), Simplified (SDD), and Enhanced Due Diligence (EDD)
- Know Your Customer (KYC) / Know Your Employee (KYE)
- Risk Assessment & Risk-Based Approach
- Regulatory Reporting (STRs/ISARs/SARs)
- Suspicious Activity Investigation & Reporting
- Corporate & Retail Client Onboarding (Symex & Trax)
- Regulatory Compliance (CBUAE, FATF, AML/CFT Regulations)
- Compliance Risk Management

Accounting & Finance Operations

- Expense Recording & Daily Financial Entries
- Vendor Bill Clearing & Payment Processing
- Banking Transactions & Reconciliation
- Payroll Processing (SIF File Preparation)
- ERF Form Preparation & Submission
- Cash Register & Cash Flow Management
- Financial Audit Documentation & Support
- Accounts Payable & Receivable Management
- Payment Receipt Verification & Internal Liaison
- Ledger Maintenance & Month-End Closing Support

Education

Graduation: Bachelors of Commerce

(March 2020 – July 2022)

Institution: DRB Sindhu Mahavidyalaya

Languages

English, Hindi, Marathi, Sindhi

Declaration

I hereby declare that the information provided in this resume is true and accurate to the best of my knowledge and belief.