



BINOY C. C (ICA,CAMI , CTDI & PRO-AML-UAE)

Head – Compliance & Regulatory (Group Of Gold L L C , Dubai, United Arab Emirates)

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Experienced Compliance Professional with 23+ Years of experience in Financial Institutions. Skilled in Regulatory Compliance and experienced in implementing efficient Corporate Governance, AML Compliance. Disaster Recovery, Customer Protection, Risk Management, Float Management, Payment Security Management. Expert in AML Compliance in DPMS, SVF & RPS, FOREX sectors.

EXPERIENCE

Group Of Gold L L C, Dubai, United Arab Emirates

Aug 2022 – Present

Head – Compliance & Regulatory Report to Board of Director (Regulated by Minsitry of Economy)

- Main contact Point Within In Reporting Entity & Regulatory Authority
- Acting as Main point of contact for internal and external Suspicious Transaction reports
- Prepare Periodic Reports to Submitted Including Observation and Decision to Senior Management & Send Copy to Regulatory Authority
- Establishing and maintaining relevant systems, controls and policies in relation to anti-money laundering laws applicable to the Entity
- Reporting and filing Suspicious Transaction Report (SAR STR) to FIU, whenever require
- Respond to any queries received from the Ministry of Economy
- Attend multiple survey pertaining ML/TF risk assessment and outreach session
- Providing support and assistance to FIU Performing more extensive, due diligence for high-risk customers and include proactive monitoring
- Report to FIU cash transactions and wire transfer inward outward remittance exceeding threshold AED 55 thousand or \$15 thousand and above under DPMSJ Rules
- Receiving and acting upon any relevant findings, recommendations, guidance, directives, resolutions, sanctions, notices or other conclusions described as per Federal laws and cabinet Decision
- Completing and submitting all other regulatory reporting Managing and completing any AML related remediation as required Stay updated on regulatory changes related to KYC and anti-money laundering (AML) requirements and ensure timely updates to KYC procedures
- Research on high risk customers using systems and databases for investigative purposes with the ability to review high risk client activity and identify unusual patterns
- Subject matter expert in AML and financial fraud investigations
- Review and Implement Client Risk Scoring, Client Identification and KYC documentation oversight requirements.
- Ensure compliance of Corporate Customers by conducting due diligence.

Airpay® Payment Services Private Limited Dubai

Dec 2021 – Jul 2022

Head – Compliance & Regulatory Report to senior Management (Regulated by central Bank of UAE)

- Prepare necessary regulatory documentations in line with the CBUAE's SVF Application.
- Design the AML CFT framework of the organization.
- Draft Policies related to AML CFT and Sanctions.
- Assess systems to select the appropriate Transaction Monitoring and Sanction Screening software.
- Liaison with consultants to perform AML CFT Assessment

India Cements Capital Limited

Aug 2019 – Feb 2021

Compliance Manager (INDIA)

- Develop and implement company policies and regulations efficiently also supervise all business operations concerning with

compliance including investments, and procedures.

- Propose and observe control systems in order to deal with defilements of internal policies and legal rules of the organization.
- Bring out the best of branch's personnel by providing training, coaching, development and motivation sessions on legal and compliance issues.
- Regularly evaluate the competence of control systems and acclaim operational

Weizmann FOREX- AD-II

Sep 2014 – Aug 2019

Compliance Manager (INDIA)

- Support the oversight or monitoring of a risk-based compliance program Provide support in developing and overseeing standards with some business and functional knowledge
- Provide compliance risk insight and support projects and initiatives with low to moderate risk for a business line or functional area
- Work with a business unit, a defined set of rules and regulations on low to moderate risk compliance matters
- Support the reporting, escalation, and timely remediation of issues, deficiencies or regulatory matters regarding compliance risk management
- Provide direction to the business on developing corrective action plans and effectively managing regulatory change
- Provide support in reporting findings and drafting recommendations to management
- Support and implement initiatives with low to moderate risk

Muthoot Fincorp Ltd - AD-II

Feb 2010 – Jul 2014

Regional In charge FOREX (INDIA)

A Regional Incharge – Forex Department at Muthoot Fincorp Ltd is responsible for managing and overseeing foreign exchange operations within a designated region. Their key responsibilities include:

- Business Development & Sales
- Branch Operations & Management
- Compliance & Risk Management
- Team Leadership & Training
- Reporting & Coordination

UAE Exchange Financial Services,Damascus street Dubai UAE (Regulator Central Bank of UAE)

Sep 1996 – Oct 2009

Business Development Manager

A Business Development Manager (BDM) at UAE Exchange, Dubai is responsible for driving sales, expanding business opportunities, and enhancing customer relationships for the company's financial services, including remittances, foreign exchange, and payment solutions -Key Responsibilities

- Business Growth & Sales Strategy
- Client Acquisition & Relationship Management
- Market Analysis & Strategy Development
- Compliance & Risk Management
- Team Leadership & Coordination
- Reporting & Performance Monitoring

EDUCATION

Kerala University

May 2008 – July 2010

MBA

subject : MBA - HR & Finance

SKILLS

software skills:

liveexshield Dowjones

XM, WU, MS Office

LANGUAGES

English (Full professional proficiency), **Malayalam** (Native), **Hindi** (Medium), **Arabic** (Basic)

CERTIFICATIONS

ICA - MOE - DNFP/s ,

Trade Based Money Laundering Investigator, CTDI

2023

Certified AML Investigator (CAMI)

jan 2023

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