

SENIOR BANKING PROFESSIONAL

AML Compliance & Fraud Risk Management | Business Process Support & Governance | Project Management

OVERVIEW

Dynamic thought leader and accomplished banking professional with 25+ years of industry experience and a proven track record of superior performance in AML Compliance, Operations & Fraud Risk Management, Business Process Documentation, CORE Banking, Project Management (T24 & Branch Automation), Consumer Banking Operations, Coaching & Mentoring, Leadership & Training, UAT Management and Regulatory Governance. Leverage significant industry expertise to formulate and execute strategies focused on expanding organizational reach and supporting profitable practices. Relied upon for unique ability to build frameworks for success and spearhead key initiatives to drive industry leading best practices.

SUMMARY

Program Management Highly experienced in facilitating comprehensive Business Process Documentation and Banking Operations Support transformations efforts to contribute to operational goals in the most appropriate and impactful manner to further organizational mission. Ambitious professional who's well versed in balancing priorities, implementing risk controls and driving corporate objectives.

Resource Coordination Strategically leverage background experience in directing all functional areas and activities in banking, ranging from managing internal control, banking operational efficiency, policies & procedures, data utilization, relationship building, process improvement, customer service, and regulatory compliance in alignment with organizational long-term goals and objectives.

Process Streamlining Proficient in being able to match data from disparate sources, combine them into useful datasets, and effectively communicate results in a succinct manner. Excellent verbal and written communication skills to improve processes and support strategic business decisions.

Leadership Regarded as dynamic leader managing cross-functional teams and collaborating with senior teams to enhance key programs. Deliver clear strategies and advisory to further organizational stability and profitability.

AREA OF EXPERTISE

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|------------------------------------|--------------------------------|---------------------------------|
| • Operations & Transaction Banking | • Project Management | • Client/Customer Services |
| • Business Process Documentation | • Business Development | • Strategic Communications |
| • AML & Regulatory Compliance | • Operations Risk Management | • Transformative Leadership |
| • Consumer & Corporate Banking | • Process Governance & Control | • Business Analysis & Support |
| • Training & Talent Development | • Banking Process Management | • Complaints & Grievances Mgmt. |

PROFESSIONAL EXPERIENCE

EMIRATESNBD

2021 to 2021

BPM Specialist – Group Operations

Dubai

- Engaged process owners, identified list of preliminary processes/procedures, discussed the scope and spearheaded documentation process to execute on key and impactful banking initiatives.
- Obtained risk review/concurrence on process documentation, refined with feedback, and secured relevant approvals and sign-off.

Highlights

- ◆ Developed strategic business process governance with a focus on policy & process improvement initiatives while leading development of key deliverables in line with project timelines.
- ◆ Examined and analyzed effectiveness of the existing processes and recommended enhancement on best practices to deliver industry leading solution.
- ◆ Explored unambiguous and in-depth understanding of regulatory guidelines, global market business transactions, legal framework, and business goals and facilitate compliance with specific processes and systemic applications.

RECENT PROJECTS

- ◆ IBOR/RFR Transition - UAE and Singapore Markets
- ◆ CAD SOP Documentation - UAE
- ◆ Policy/Process SOP Conversion to Menhaj – Group Business Operations – UAE

FAB (First Abu Dhabi Bank)

2020 to 2021

Business Process Analyst – Group Policy & Procedures

Abu Dhabi

- Spearheaded development of key deliverables to timely completion in line with project timelines, focusing on policies, process mapping, procedures, and process improvement initiatives.

Highlights

- Defined scope, objectives, workflows, key operational risk controls and deliverables to support actualization of significant banking operations goals.
- Identified the preliminary list of SOPs to be documented and engaged process owners to review the baseline SOP document, refine the SOP with feedback and secure relevant approvals.
- Collaborated with Group Risk teams to review the SOP, refine the document with feedback and secure relevant approvals.

PROJECTS INVOLVED

- Business Process & SOP Documentation – Kingdom of Saudi Arabia(KSA) Private Banking**
- Dormancy CBUAE Regulation – Business Operations/Consumer/Corporate Banking – UAE**

SHARJAH ISLAMIC BANK (SIB)

2016 to 2018

AML & Compliance Risk Manager – Enterprise Risk Management Division

Sharjah

- Managed end to end processing of Payments Screening, Transactions Monitoring, Customer Onboarding Review, Regulatory Reporting, Investigations, etc.
- Collaborated with branches/business units to ensure FATCA/CRS data discrepancies are reviewed and corrective measures are taken in accordance to the regulatory guidelines
- Led investigations of suspicious activity and pursues corrective actions, notifying regulators as necessary.
- Implemented procedures to ensure compliance with regulations and advised internal departments/branches on how to meet compliance requirements.
- Conducted regular training sessions within the bank to communicate Compliance policies & procedures, awareness on local and international regulations and contribute to people development within the department.

Highlights

- Mitigated the risk of high risk/jurisdiction accounts (Free Zone Accounts) by implementing enhanced due diligence, process re-engineering and careful analysis of customer onboarding in accordance to the regulatory guidelines.
- Successfully conducted regular training sessions within the bank and trained associates on matters involving AML policies & procedures, awareness on local and global regulations and banking operations.

OTHER RELEVANT EXPERIENCE

SHARJAH ISLAMIC BANK (SIB)	Manager – Operations Control Division	2008 to 2016
EMIRATESNBD	Systems Executive – Corporate Processes & Systems	2005 to 2007
EMIRATESNBD	Business Operations Manager – Central Operations	1998 to 2004

EDUCATION

BHARATHIDASAN UNIVERSITY, TIRUCHY

Tamil Nadu, India

Qualification – Bachelor of Science degree

Conferred 1990

CERTIFICATION

- Al Nukhba Leadership Program: CEO Certification in "Leadership, Team Orientation, and Entrepreneurship Skills" awarded by the bank's Chief Executive Officer

TECHNOLOGY

- ARIS-Menhaj, Confluence, JIRA, T24 (Temenos), BA & CORE Banking Systems, SWIFT & UAEFTS, Payment Platforms AML- OMNISOF, ICCS, DMS, HRMS, EPMS-Fusion, MS Teams & MS Office Applications

LANGUAGES

- English, Arabic, Hindi, Tamil & Malayalam

VISA STATUS

- Employment Visa