



# RANJITH PANDIKASALA

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AML ANALYST/OFFICER | COMPLIANCE ANALYST/OFFICER | FINANCIAL CRIME ANALYST

KNOWLEDGE IN SAP - BUSINESS ONE: GLOBAL CERTIFICATE HOLDER (2015)

To associate with an innovative and vibrant organization, this allows me to put my competencies to the best use, to add value to the organization and contributes to my overall growth as an individual.

## AREAS OF EXPERTISE

Anti Money Laundering  
Operational Risk Management  
Compliance Management  
Incident Capture & Analysis  
Customer Due Diligence  
Process Improvements  
KYC Annual Review  
IEMS & ERF Maker Roll  
Team Training & Management  
Reporting and Presentation  
Advanced Analytical Abilities  
Problem-Solving Aptitude  
Strong Communication Skills  
Research Skills  
Technical Abilities  
Attention-to-Detail

## PROFILE SUMMARY

- Extensive knowledge about KYC processes and AML regulations.
- Excellent analytical and observational skills
- Strong critical thinking and sound decision-making skills
- In-depth knowledge of industry compliance requirements and standards
- Proficiency in compliance management software (TMS)
- Ensure that the company's AML policies and procedures are aligned with regulatory requirements and make recommendations for updates as needed.
- Well versed with following risk-based approach in Customer risks, Counterparty risks, Product & Services risks, Jurisdiction risks, Delivery Channel risk, Cyber risk, New Technology & Innovation risk
- Proficient in conducting transaction monitoring, maintaining updated knowledge of relevant laws and regulations, and assisting in the development of policies and procedures.
- Leveraged potential to set and articulate a strategic vision, drive critical decision making, influence and inspire others and get desired results.
- Demonstrate strong analytical, communication and organizational skills, fostering a culture of compliance and contributing to the overall success of the organization.
- Adapt regulatory changes or Emerging industries best practices.

## WORK EXPERIENCE

### Oct 2021 - Present: Al Jazira Exchange, Abu Dhabi | Analyst - AML Compliance

- Conduct KYC screenings on customers documenting the information obtained on the client's as required as per company policy.
- Performing sanctions screening individuals or organizations against sanction lists (OFAC, EU, UN, and other regulatory)
- Verifying source of income documents and invoices against customer transactions.
- Actively involved in reviewing and detecting suspicious activities based on a variety of AML systems generated transactional alerts from transactional activity.
- Prepare and document monthly and quarterly ERF reports for uploading to the CBUAE GOAML portal.
- Carried out IEMS and other CBUAE search and freeze enquiries and updating the same in internal blacklist.
- Daily wise monitoring of TMS Process, Search and Upload log. Intimate the compliance officer if any suspicion found.
- Daily wise NAK check and report to Compliance officer if any NAK found.
- Conducting quality customer due diligence and prepare EDD for customers (High risk & High Value customer transaction monthly wise), Exchange houses, service providers and correspondents dealing with our Exchange house.
- Supporting Compliance officer for preparation of CB UAE data Collection.
- Act as a subject matter expert to employees, providing guidance on what actions to take when dealing with high-risk customers and transactions.
- Identify PEP transactions, collect relevant data from the branch and prepare EDD for collecting pep approval from CO & GM.
- Respond to correspondents' queries in a timely manner and provide the required details.
- Support the Compliance officer for prepare Compliance annual training materials and arrange training Assessment, evaluation, and documentation of the assessment data.
- Maintain Compliance training register, PEP Register and ISTR & ISAR Register.
- Assist MLFT Risk assessment for updating Country, Nationality, Profession, and Industry as per the instruction of Compliance Officer.
- Investigating the ISTR reports submitted by branches and preparing the EDD.
- Safeguard confidential information in accordance with company policies.

### Jun 2020 - Aug 2021: RTC Trading's, Vengara Malappuram | Accountant

- Reconciled accounts payable and receivable transactions that may have an impact to the Company
- Prepared month-end closing entries and conducted timely bank reconciliations
- Accountable for maintaining stock book and updating purchase details in system.
- Efficiently managed rate setup of commodities
- Managed all accounting transactions with strong organizational skills and the ability to maintain detailed records

## Jan 2016 - Apr 2020: Akbar Travels of India Pvt. Ltd., Coimbatore | Accountant/ Foreign Exchange

- Handled Foreign Exchange (FX) Trading activity and determined where certain trades should be routed for execution, reviews all activity for accuracy of account information
- Closely monitored all invoices and transactions on a daily basis
- Tracked daily client and vendor balance and shared reports as assigned
- Monitored daily bank transactions to ensure everything matches up
- Engaged in posting and reconciling commissions received
- Efficiently managed payroll and related deductions and tax remittance
- Looked after GST reconciliation and remittance, while monitoring and optimising performance
- Involved in reconciling credit card merchant transactions
- Investigated/resolved queries from agents and extended general customer service
- Generated monthly agent statements for commission earned and outstanding
- Created weekly report of Accounts Receivable/Payable and shared it with management
- Prepared outstanding commission reports and worked with suppliers and agents to recover balances
- Created invoices for all bookings made by advisors

## Aug 2015 – Dec 2015: Akbar Travels of India Pvt. Ltd., Kollam | Accountant Executive

- Maintained and reconciled accounts as well as prepared reports; created, documented, and posted complex journal entries; recorded various intercompany transactions and cost allocations
- Adhered to accounting controls by following policies and procedures in compliance with legal and regulatory requirements
- Reconciled general and subsidiary bank accounts by gathering and balancing information
- Performed reconciliations of general ledger, fixed asset maintenance, and cash flow control
- Maintained general ledger accounts by creating journal entries; reconciling accounts receivable; preparing monthly accruals and entries; analysing and reconciling accounts payable ledgers; preparing fixed asset depreciation and accruals

### TECHNICAL SKILLS

**IT Skills:** MS Office (Excel, Word, PowerPoint) || Tally Prime Gold || SAP B1 || Peachtree || DAC Easy || Quick Books

### TRAINING PROGRAM

- Anti-Money Laundering & Combating Financing of Terrorism -2023 by HAYFORD Integrated Training Institute (2022-2023)
- 48 Hours of CPD Program on AML-CFT Compliance -Vertex Compliance (2021- 2022)

### CERTIFICATIONS

- Certified AML-KYC Compliance Officer - Vskills - India's Largest Certification Body
- SAP Business One Training Programme - Clockwork Business Solutions (Pvt.) Ltd.
- SAP Certified Application Associate - SAP Business One 8.8 –SAP

### EDUCATION

- **B.Com. (Finance)** from PSMO College, Calicut University in 2012-15 with Grade B
- **XII Govt.** of Kerala Board of Higher Secondary in 2012 with 82%
- **X** from Board of Public Examination Govt. of Kerala in 2010 with 89 %

### PROFESSIONAL COURSES

- **Post Graduate Diploma in Business Accounting and Management (PGDBAM)** (Practical Financial Accounting) from IPA (The Institute of Professional Accountants (May 2015 – Aug 2015)
  - Intensive Training in Manual & Computerized Accounting covering areas of Accounts Management, Inventory Management, Tax Management, Payroll Management, Import- Export Management, MIS reporting, Advanced Tally ERP 9.0, SAP B1
- **Diploma in Financial and Foreign Accounting** from SMEG Computer Education, ISO 9001: 2008 Certified Institution in Sep 2012 -May 2014
  - Activities and Societies: Computer Fundamentals, Accounting Principles, MS Office, Tally 7.2, Peachtree, DAC Easy, Quick Books and Internet Applications

### REFERENCES

- **Mr. Shabeer Thiyedath – Compliance officer**  
Al Jazira Exchange UAE  
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- **Mr. Fahad – Head of HR**  
Al Jazira Exchange UAE  
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**Date of Birth:** 16<sup>th</sup> November 1994; **Languages Known:** English, Malayalam, Hindi, and Tamil