

SAJINLAL P J

BRANCH COMPLIANCE OFFICER

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PROFILE SUMMARY

A performance driven professional with over 3 years of experience in Banking with key focus on Banking Operations, Customer service and sales and 1.5 years of experience in Money Exchange dealing with AML and Compliance and Cash transactions and 1 year of experience in IT industry, dealing with production support. 100 % client satisfaction for 5 straight years.

PROFESSIONAL EXPERIENCE

BRANCH COMPLIANCE OFFICER

AL FARDAN EXCHANGE LLC

APR 2022- PURSUING

Roles and Responsibilities

- Responsible for all compliance AML related affairs, enquiries, documentations, implementation of best AML practices and strengthens the overall compliance aspects as per Internal AML Policy at branch level.
- Collecting required documents for new WPS, New Corporate entities in order to Register with Al Fardan and maintained customer onboarding process, CDD, EDD as per CBUAE AML Policy
- Complete Verification of all FCY transactions in line with CBUAE Policy.
- Verification of DRIC form for Foreign currency value in line with CBUAE Policy.
- Ensure that the ID/voucher/supporting documents requirement from AML department are being met on time.
- To Perform Risk Assessment to on board Politically Exposed Person (PEP) Customers and Submit required report to Compliance Department to take Approval.
- Analyzing customer transaction trends through surveillance and enhanced Monitoring procedure and identifying potentially suspicious transaction And reporting AML department.
- Employees attended any AML related training Internally as per AFEX policy.
- Complete verification of all High value OPO transactions in line with CBUAE and as per our internal AML policy.
- Suspicious activity observed and reported to AML department without any Delay.
- Responsible while auditing SDN Sanction screening/ Travelez Prepaid Card Screening, Responding.
- Due Diligence conducted for IPO/OPO transactions on monthly basis and ensure all transactions are being processed as per AMLPP.
- Identify suspicious cases based on due diligence conducted and file STR/SAR report if required and report same to the Reporting Manager.
- Handling financial Transactions, Administer currencies, financial exchange

PERSONAL DETAILS

- Address: Al Sajja, Sharjah
- Nationality: INDIAN
- Visa Status: Employment
- Marital Status: Single
- Date of Birth: 05-05-1993

LANGUAGES KNOWN

- 🇬🇧 English
- 🇲🇾 Malayalam
- 🇮🇳 Hindi
- 🇮🇳 Tamil

KEY SKILLS

- Goal Oriented
- Problem Solving
- Excellent Communication
- Analytical skills
- Critical Thinking

Activities, deposits as well as company and voucher payments.

- Trade foreign currencies and arranging the same for funding.
- Maintain records of financial transactions & Transfer and processing SWIFT Transaction.

BRANCH RELATIONSHIP OFFICER

AXIS BANK LTD

NOV 2019 - DEC 2021

Roles and Responsibilities

- Processing of customer deposits, withdrawals and payments.
- Cross Selling of Insurance Products including LI and GI
- Responsible for the individual sales Target and used to achieve the same.
- Providing operational Guidance to insurance Coordinators and facilitating strong working relationships between office managers and insurance coordinators.
- Assist insurance coordinators with prioritization of tasks including verification, opening and recreating claims, processing refund requests.
- Lodging of financial instruments in outward clearing through CTS.
- Verify insurance information for individual Customers.
- Significant contribution in Operational and sales Excellence.
- Branch teller desk administration and Petty cash handling.
- Maintaining proper daily records of monetary transactions and balances in the bank.
- Adhering to all bank security, audit and compliance requirements.
- Handling vendor claims and maintaining day book registers.
- Prepares and submits clean claims to various insurance companies either electronically or paper.
- Coordination of branch infra maintenance & Inventory management.
- Preparing and sending the daily reports to senior managers.

JUNIOR OFFICER, OPERATIONS

HDFC BANK Ltd.

SEP 2018 - OCT 2019

Roles and Responsibilities

- Dealing with customer calls for recovering payment dues for specific products.
- Involved in preparing Settlement letter for customers.
- Processing payments made by credit cards and cheques.
- Researching customer disputes and resolving their complaints by making necessary adjustments, and requesting correspondence that documents special payment arrangements.

PERSONAL STRENGTH

- Problem solving & Multi-tasking skill
- Flexible to work in shifts.
- Proved successful working within tight deadlines and fast paced atmosphere.
- Hard working

ACHIEVEMENTS

- Won National Level MDRT campaign at Axis Bank for achieving individual targets
- Won State Level NRI campaign at Axis Bank

SOFTWARE SKILL

- MS Word
- MS Excel
- MS Power Point

SUPPORT ENGINEER

MAXWELL GEO SYSTEMS PVT Ltd.

JUL 2017 - MAY 2018

Roles and Responsibilities

- Dealing with foreign clients, fixing specific bugs in the Websites.
- Working in night shifts resolving specific bugs which include Website loading, Database management, Graph Display, Website Performance.
- Writing test cases for specific applications and deliver to the testing

EDUCATIONAL QUALIFICATIONS

- ❖ **MASTER OF COMPUTER APPLICATIONS** - 2014 TO 2017
(Mahatma Gandhi University, INDIA)
- ❖ **BSC COMPUTER SCIENCE** - 2011 TO 2014
(Mahatma Gandhi University, INDIA)
- ❖ **HIGHER SECONDARY** - 2009 TO 2011
(Kerala State Board, INDIA)
- ❖ **SSLC** - 2009
(CBSE, INDIA)

DECLARATION

I hereby declare that all the above furnished details are true to the best of my Knowledge.

SAJINLAL P J