

SHIGIN CHANDRAN ARYAPALLY

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Career Summary: Experienced Anti Money Laundering Officer skilled in AML/CTF, KYC/EDD/CDD, Financial Crime, Sanctions, and Transaction monitoring. Proven track record in implementing robust compliance programs, conducting thorough investigations, and delivering comprehensive training. Committed to upholding ethical standards and ensuring regulatory adherence.

CERTIFICATIONS

Association of Certified Anti-Money Laundering Specialists (ACAMS)

Sept 2023

Certified Anti-Money Laundering Specialist (CAMS)

WORK EXPERIENCE

Al Ansari Exchange LLC, Dubai, UAE

June 2021– Present

FCY Teller /Branch Compliance Officer (BCO)

- Worked in First Line of Defense (FLOD) by reviewing client transactions, conducting initial analysis, and identifying suspicious activity, promptly escalating cases for further review.
- Actively participated in the annual AML risk assessment, testing adherence to AML policies and procedures by various lines of businesses (LOB)
- Conducted research on entities and individuals using public domain and database search services, developing and delivering comprehensive training programs for staff on compliance policies and procedures
- Worked effectively with multiple complex data sources and technical analytical tools to identify potentially unusual or suspicious activity as defined by AML regulations and industry best practices
- Assisted in the design and development of monitoring reports, contributing to testing enhancements in the monitoring program
- Monitored and developed risk appetite metrics and key performance indicators specific to the QA function, ensuring alignment with regulatory standards
- Executed and implemented regulations issued by the Central Bank of the UAE and Al Ansari Anti-Money Laundering policies within the branch, maintaining and reporting weekly compliance updates to the country AML compliance department

Skills Learnt: Corporate Onboarding, Initial Analysis, Policies & Procedures, Real Time Assessment, Record keeping, WPS registration, Staff training, Transaction Monitoring

UAE Exchange Centre LLC, Dubai, UAE

Feb 2016 – May 2021

FCY Teller / Cluster Compliance Officer

- Handled high volume documents under AML compliance, following KYC procedures, and promptly intimating suspicious activities to the AML compliance department
- Maintained strict adherence to company controls procedures, KYC policy, and anti-money laundering policies, ensuring compliance with high-value transactions
- Managed department functions while meeting corporate, legal, and regulatory policies, guidelines, and compliance requirements
- Executed and implemented regulations issued by the Central Bank of the UAE and UAEEX Anti-Money Laundering policies within the branch
- Monitored day-to-day transactions of the branch, promptly reporting any unusual, structured, blacklisted, or suspicious transactions to the AML Compliance Department (UAE)
- Maintained and reported weekly compliance updates to the country AML compliance department, ensuring transparency and accountability

- Trained and educated all staff members with Central Bank of UAE standards and Internal Policies, conducting physical checks of KYC documents and high-volume transactions for compliance-related issues and reporting
- Checked compliance, bank, and SWIFT inquiry emails, responding on a daily basis, demonstrating prompt attention to regulatory communications
- Educated staff on customer onboarding procedures and conducted CID, CDD, and EDD processes for all individual and legal entities as per CBUAE standards

Skills Learnt: Transaction Monitoring, Record keeping, Policies & Procedures, Reporting and review, Staff training, KYC verification

India Infoline finance. Ltd. (IIFL), Mumbai, India
Branch Manager

May 2011 – Nov 2015

- Oversaw complete branch administration and managed sales activities related to Consumer Finance, Equities, Loans, Accounts, Mutual Fund, Insurance, Investments, and Cash Transactions, ensuring seamless operations.
- Fostered and maintained relationships with cross-functional teams, external partners, and vendors, facilitating collaborative decision-making for operational activities and strategic objectives.
- Planned, monitored, and analyzed key metrics to optimize day-to-day operations, ensuring efficiency and timely task completion.
- Developed strategies for sustainable growth, identifying and implementing process improvements to maximize output and minimize costs.
- Directed and managed the business operations of the assigned branch within a defined area, demonstrating effective leadership in customer service, quality care, marketing, and fiscal management.
- Ensured compliance with bank procedures, internal controls, regulatory policies & procedures, risk management, and the Code of Conduct, maintaining a high standard of ethical and operational integrity.

Alaska Creations Private Limited, Mumbai, India
Branch Coordinator

May 2010 – April 2011

- Supported branch operations by assisting the manager in report preparation, including branch performance reports. Ensured timely submission of receipts, expenditure reports, and handled incoming/outgoing correspondence. Tracked and reported on the success of new initiatives implemented within the branch.

ACADEMIC QUALIFICATIONS

Maharaja Engineering College, Coimbatore, India
 Master of Business Administration (MBA) | Major: Finance and Marketing

June 2007 - June 2009

Kannur University, Kannur, India
 Bachelor of Business Administration | Major: Consumer Behaviour

June 2004- May 2007