

# SRUTHY UNNIKRIISHNAN

## BANKING OPERATIONS AND RISK & FRAUD PREVENTION EXECUTIVE

Results-driven Banking Operations & Risk and Fraud Prevention Specialist with a proven track record in transaction management, compliance, and risk mitigation. Skilled in customer service, AML compliance, and fraud detection. Successfully managed branch operations and remittance targets. Seeking new opportunities to leverage expertise in enhancing operational efficiency and risk management within a dynamic financial institution.

## WORK EXPERIENCE

### Banking Operations & Risk and Fraud Prevention

Al Ahalia Money Exchange | Abu Dhabi, UAE

From May 2022 to Still Working

#### Responsibilities:

- Monitored transactions for potential fraud and suspicious activities, implementing measures to prevent and mitigate fraud risks.
- Conducted risk assessments to identify potential threats to banking operations, developing strategies to mitigate identified risks.
- Ensured compliance with Anti-Money Laundering (AML) and Know Your Customer (KYC) regulations, supporting the AML team in annual reviews.
- Investigated incidents of fraud or non-compliance, documenting findings and implementing corrective actions.
- Oversaw the management of cash operations, including deposits, withdrawals, and cash handling procedures.
- Monitored branch performance and daily operations, ensuring targets were met and operations ran smoothly.
- Managed the onboarding process for new clients, ensuring a seamless experience and compliance with regulatory requirements.
- Documented monthly remittance reports and coordinated with banks to successfully release a four-year pending bank guarantee of \$10,000.
- Identified and prevented operational, financial, and market risks as part of the Risk & Fraud Prevention team.
- Conducted enterprise-wide risk assessments to understand and evaluate current risk ratings.

### Banking Operations

Al Ahalia Money Exchange | Abu Dhabi, UAE

From June 2021 to May 2022

#### Responsibilities:

- Oversaw the accurate and timely processing of financial transactions, including remittances, currency exchanges, and account transfers.
- Implemented and maintained efficient operational processes to ensure smooth day-to-day banking activities.
- Oversaw the management of cash operations, including deposits, withdrawals, and cash handling procedures.
- Monitored branch performance and daily operations, ensuring targets were met and operations ran smoothly.
- Coordinated with Money Transfer Operators (MTOs) and banks to achieve remittance targets, focusing on increasing company profit through enhanced customer service.



## CONTACT

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<https://www.linkedin.com/in/sruthy-u-4bba4314b>

Abu Dhabi, UAE

## EDUCATION

### Post-Graduate Diploma in Management – HR

ITM Business School, Chennai, India | 2016 - 2018

### Bachelor of Commerce in Cooperation

University of Calicut, Kerala, India | 2012 - 2015

## KEY SKILLS

- Operational Efficiency
- Risk Assessment
- Fraud Detection & Prevention
- AML Compliance
- KYC Regulations
- System Management
- Customer Account Management
- Branch Monitoring
- Target Management
- Balance Confirmation
- Enhanced Due Diligence
- Customer Due Diligence
- Risk Register Management
- Compliance Incident Reporting
- Customer Service
- Data Management
- Team Collaboration

## Customer Service Representative

Al Ahalia Money Exchange | Abu Dhabi, UAE

From November 2020 to June 2021

### Responsibilities:

- Provided exceptional customer service by handling inquiries, resolving issues, and offering assistance with transactions.
- Processed remittance transactions, currency exchanges, and other financial services accurately and efficiently.
- Demonstrated effective problem-solving skills to address customer issues promptly and efficiently.
- Provided support through various channels, including phone, email, and in-person interactions.

## Talent Acquisition Specialist

Allstream Global | Abu Dhabi, UAE

From October 2019 to September 2020

### Responsibilities:

- Identified and sourced high-caliber candidates through various channels including job boards, social media, networking events, and referrals.
- Managed the entire recruitment process from job requisition to onboarding, ensuring a seamless candidate experience.
- Collaborated with hiring managers to define job requirements, create detailed job descriptions, and develop effective recruitment strategies.
- Built and maintained a robust talent pipeline for future hiring needs, focusing on key positions in the organization.

## Recruiter

SkillsHR | Chennai, Tamil Nadu, India

From December 2019 to May 2019

### Responsibilities:

- Created and optimized job descriptions for roles in banking operations, risk management, and fraud prevention, ensuring maximum visibility and applicant quality.
- Conducted initial screenings and assessments of candidate qualifications, experience, and cultural fit for banking operations and risk management roles.
- Coordinated and scheduled interviews between candidates and hiring managers, ensuring a smooth recruitment process and timely feedback.

## DECLARATION

I hereby declare that the above mentioned statement is correct and true to the best of my knowledge and belief.

**SRUTHY UNNIKRISSHANN**

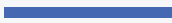
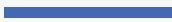
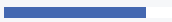
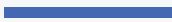
## COMPUTER KNOWLEDGE

- **CASMEX**
- **MS Office Suite**  
Word, Excel, PowerPoint

## CERTIFICATIONS

- **Certified Enterprise Risk Manager - ISO 31000:2018**  
QHSC
- **Key Risk Indicators**  
Crowe
- **Compliance Audit Intelligence**  
Open Thinking Academy
- **Certified in Risk Management**  
OCRM

## LANGUAGE

- English 
- Hindi 
- Tamil 
- Malayalam 

## PERSONAL DETAILS

- Nationality : Indian
- Date of Birth : 30/09/1994
- Visa Status : Company Visa
- Passport No : M7276227
- Expiry Date : 23/03/2025