



Raja Asif Nawaz

Globally Certified KYC Specialist - Go-AKS

Location: Sharjah United Arab Emirates.

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Objective

Skilled Front Line Associate with expertise in customer service, foreign exchange, remittance services, and regulatory compliance. Proven ability to execute high-volume KYC verifications, ensure AML/CFT adherence, and deliver accurate, risk-free financial transactions while enhancing customer satisfaction. Seeking to contribute to operational excellence and compliance in a dynamic financial role.

Key Skills

- Customer Service, Client Relationship Management, and Negotiation Skills
- KYC (Know Your Customer), AML (Anti-Money Laundering), and CFT (Combating the Financing of Terrorism)
- Customer Due Diligence (CIP, SDD, EDD) and Risk Assessment/Mitigation
- Regulatory Reporting, Compliance Management, and PEP Screening
- Microsoft Office Suite (Word, Excel, PowerPoint)
- Cash Handling, Transaction Monitoring, and Customer Onboarding
- Attention to detail
- Ability to adapt to change

Work Experience

- **Lulu international Exchange LLC** 09-03-2022 - Present
Front Line Associate-Teller
 - Greet and welcome customers in a pleasant manner.
 - Facilitate the customer's transactions in accordance with branch operations procedures through YoM, Transfast, Ria, western union and other remittance services.
 - Execute foreign exchange transactions, including buying and selling multiple currencies, while ensuring accurate application of respective margins to maximize profitability and compliance with exchange rate policies.
 - Proactively handle a variety of customer inquiries and issues.
 - Ensured strict adherence to customer identification program (CIP), Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) procedures in compliance with regulatory requirements, tailored to customer risk profiles to mitigate financial crime and ensure regulatory compliance.
 - Managed high-value foreign currency transactions, achieving error-free cash handling and reconciliation.
 - Monitored and reported suspicious transactions, contributing to the reduction of compliance risks.
 - Executed SWIFT transactions with strict adherence to compliance regulations, including CDD, EDD, and PEP protocols when required.
 - Support team members as needed to ensure the smooth operation.
 - Strong product and system knowledge.
 - WPS Payroll and Salary Disbursement.
- **Boxncox.com (real estate)** 06-07-2020 - 20-08-2021
Business Development Manager
 - Developed a client base by conducting financial needs assessments and promoting tailored property solutions.
 - Ensured compliance with local regulations during property transactions and client onboarding.
 - Exceeded weekly prospecting targets, increasing client engagement by 25%.
- **Mahindra Finance** 05-09-2017 - 20-03-2019
Credit officer
 - Accountable for the credit granting process.
 - KYC Process Consistent application of Credit Policy.
 - Carry out all credit operational tasks.
 - Assessment of creditworthiness of customers.
 - Optimizing the mix of company sales and bad debt losses.
 - Demonstrate a positive, professional and client-oriented attitude about the company with coworkers, Clients and the public through mail, telephone or in person.

Projects

- **Project work on "A study on the Comparative Analysis on Mutual Fund And ULIPS"-Kotak Mahindra Bank**
The study was conducted in Jayanagar area of Bangalore and the main objectives of the study were; To understand ULIPS, Mutual Fund industry and Kotak Mahindra Bank and to know how ULIPs and mutual fund works in Kotak Mahindra Bank. To study the Behaviour of Investors returns whether they prefer mutual fund or ULIPs.
- **Repair or Service Order In Sales & Distribution- SAP-Connaissance**
The objective of this project was to learn about SAP-SD and to Solve the case study at the end.
- **Service Quality of J&K Bank with respect to POS Machine.**
This study was conducted to know the service quality of the bank with respect to POS (point of sale) Machine, a study of Srinagar city. The study was completed within three weeks under the guidance of Marketing Department of J & K Bank.

Certifications

- Globally Certified KYC Specialist - Go-AKS
- Customer Service Excellence UAE
- Target Financial Sanctions (TFS) UAE
- AML/CFT
- Effective Cash handling

Languages

- English
- Urdu

Education

- **Acharya Bangalore B School-Bangalore University**
MBA
- **IITM- Kashmir University**
BBA

Declaration

- *I hereby declare that the information furnished above are true and correct to the best of my knowledge.*



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