MUHAMMAD HARIS

+97152 97 98 554

Experience in Operations, Compliance, Financial Analysis and Teller

Bachelor's degree and Diploma | + 7 years UAE experience | Driving License

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Work Experience

Assistant Compliance Officer
SALIM EXCHANGE
(March **2020 –** Till date)
Sharjah-UAE

- Reporting to the Chief compliance officer / Owner.
- Acting as the point of contact for the Regulator CB-UAE and other concerned bodies Regarding AML/CFT.
- Assist to development and revision of AML policies and procedures manual in line with evolving statutory and regulatory obligations.
- Ensuring compliance of applicable AML law and regulations.
- Ensuring day-to-day compliance with internal AML policies and procedures; Ongoing monitoring of Blacklist Hits and Rules Violations.
- Overseeing the AML / activities of the branch.
- Reviewing and monitoring transactional behavior based on Risk Profile.
- Review and resolve Blacklist/sanction hits in the system queue.
- Conducting AML Compliance Training to staff and newly joined.

Assistant Branch Manager
(FCY Cashier & UCO - Branch operations)
AL ANSARI EXCHANGE LLC
(July **2013 –** June **2018**)
(Dubai-UAE, 5 years)

Guiding branch operations to continuing levels of efficiency and success

- Results-oriented Acting Branch Manager with 5 years' experience on-boarding, developing, and motivating high-performance teams that consistently produce upwards sales growth.
- Provide fast, excellent and error free remittance services (GFT/WU/CE/IMTS etc.)
- Buying and selling foreign currencies from customers on a regular basis and from other Exchange houses or financial institutions or AAE treasury, whenever the situation demands.
- Checking reconciliation and cash movement Quality Control: Quality of the branch and staff.
- **Unique Compliance Officer (UCO)** is responsible for all Compliance aspects of branch and ensure that all the tellers are following companies AML policies.
- Complete due diligence analysis (CID,CDD,EDD) for new membership applicants by preparing and reviewing requisite documents and updating systems, comply UAE regulations.
- UCO is responsible for responding to replying to all the enquiries received from the compliance department on timely manner.
- While registering a corporate customer UCO must ensure that proper due diligence is applied by visiting the client.

Customer Relationship Officer
HDFC Bank Ltd
(Sep **2011 –** Jan **2013**)
(Calicut-India)

- Handles account opening for the customers in the branch banking operational works as well as the administrative functions such as maintaining and sales activities proving service delivery, managing resources, planning, implementing and best practice procedures adhering to the norms and guidelines.
- Handling banking products like Savings account, NR accounts, investment, fixed deposit and Demand Drafts. Comply company AML Policies.
- Involved in operational discussions on delivery of business targets and reviewing performance.
- Assist Operations' Head in rectifications of Accounts Irregularity Monitoring System (AIMS) & Anti Money Laundering (AML) and ensure the branch compliance.
- Preparation of MIS monthly statements/returns.
- Delivery of fast, efficient and effective operational service to customers.
- Maintaining awareness of competitors' products to the team, planning new sales techniques and activities.

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Education:

Bachelor of Arts (English Language and Literature)
Govt College Madappally
Calicut, Kerala-India
2008 – 2011

Diploma (DSP- Commerce & Book Keeping)
SBTE - Govt of Kerala
Kannur, Kerala-India
2005 – 2007

Plus Two (Commerce)
Calicut University
2003 – 2005

Technical Educations

- Shorthand & Typewriting English,Malayalam (Higher)
- Tally Accounting Package- Grade A+
- Microsoft Office & D T P (Adobe Photoshop)
  (*Govt. Polytechnic College, Kannur, Kerala, India*)

IT Skills

- Core Banking Solution software 'Finware & Fluxcube'
- Al Ansari & SE applications AMEX,AREX and SMARTEX
- Operation applications such as CRM, Oracle HRM
- Proficient in Adobe Photoshop & MS Office
  (Word, Excel, Access, Outlook, PowerPoint)
- Easily adaptable to new application

Achievements and Other Distinctions

- Sourced by 1st Mahatma Gandhi National Rural Employment Grand Scheme (MGNREGS) bank accounts opened in Kerala.
- Instrumental in sourcing high net worth CASA to achieve branch targets on monthly.
- Promoted as CSO Outstanding Achiever rating in Performance Appraisal.
- AAA Audit rating for the operational efficiency at Branch.
- HDFC Branch champion for the month of January, February, March and May 2012.
- Represented and won many Quiz Contests held in Schools and Colleges.

Trainings

- Advanced Anti Money Laundering (AML,CPD Certified)
- Attended training AML/CFT Data Collection Survey workshop - **CBUAE** Notice No. 3731.2020
- FATF Webinar on Money Laundering and the Illegal Wildlife Trade
- Certificate for completion of **Currency counterfeit,** National bond and advanced customer service

Skills

Gallup Survey Strengths: Futuristic;,Activator; Focus; and Achiever
Presence of mind, Positive and team player, Logical reasoning, Adaptable.

Entrepreneurship oriented thought.

UAE Driving License -YES | Visa Status - Resident | INDIAN

Languages

Bilingual	Hindi	English
Read and Write		Arabic