



# ALMA MALIK

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## SKILLS

- Compliance
- Anti-Money Laundering (AML)
- International Trade
- Transaction Monitoring
- Risk Assessment
- Policies & Procedures
- Training & Awareness
- Internal Controls
- Technology Solutions
- Third-Party Due Diligence
- Continuous Improvement
- Quality Assurance
- Quality Standards
- Process Improvement
- Regulatory Compliance
- Project Management
- Time Management
- Team Management

## KEY PROJECTS HANDLED

- Evaluation of employee training and development program from Mondeleze International-Thane
- Importance of Banking Equipment's in routine banking from South Indian Bank, Pune.

# COMPLIANCE STRATEGIES FOR ANTI MONEY LAUNDERING (AML) & INTERNATIONAL TRADE: BEST PRACTICES & TOOLS – 9.8 YRS. OF EXP.

Experience in conducting **customer due diligence, managing compliance risk, and building strong AML teams**. Utilizing technology solutions to enhance AML compliance efforts and partnering with regulatory bodies to stay informed of changes & updates to regulations.

## EXECUTIVE SUMMARY

Experienced professional with a strong background in **Anti-Money Laundering (AML) compliance**, including **customer due diligence, enhanced due diligence, periodic review, trigger review, Transaction Monitoring, Suspicious Activity report (STR), Currency transaction report (CTR), PEP screening, and AML compliance**. Extensive knowledge in **international trade finance, including trade finance products and services, letters of credit & guarantees**. Expert in team leadership, with a proven track record of successfully managing & motivating teams to achieve their goals. Deft in building strong relationships with team members and stakeholders alike, fostering a collaborative and supportive work environment. Skilled in project management and process improvement, with a focus on delivering high-quality results on time and within budget. Committed to developing the skills and capabilities of team members, empowering them to reach their full potential.

## CAREER HIGHLIGHTS

- Recognized for developing & executing a comprehensive training program in Chennai to train 120 freshers with the necessary skills and knowledge to ensure quality, efficient processes, and exceptional customer delivery.
- Guide House Rising Star and Guidehouse Gem Award.
- Successfully managed client demands on a monthly basis and ensured that work was allocated equally among team members during quarterly periods.
- Maintained a healthy work-life balance for the team by setting daily targets that were different from regular targets, resulting in no weekend work or extended shifts.
- Maintained a high level of commitment to meeting deadlines by extending shifts or working on weekends if necessary due to unforeseen circumstances.
- Ensured timely completion of work by setting the completion date two days prior to the actual deadline.
- Achieved a 100% success rate in meeting service level agreements (SLAs) for the past year, demonstrating a high level of quality and efficiency in work.

## EMPLOYMENT HISTORY

Since Jul 2021 | Guidehouse India Pvt. Ltd., Chennai | Team Lead

### Growth Path:

Jul 2021 – Jul 2022	Senior Process Associate
Jul 2022 – Apr 2024	Quality Analyst
Since Apr 2024	Team Lead

### Key Result Areas:

- Responsible for managing and assisting in production for daily work volumes across various processes for the project; confirming client SLAs are met.
- Managing and allocating daily work volumes to ensure client SLAs & TAT are met.
- Assisting with production for all client-specific processes.
- Managing day-to-day planning and problem solving related to in-bound work volumes
- Conducting quality assurance reviews of daily work to ensure high quality is maintained across all processes
- Developing and delivering routine reports required to monitor and report on team's performance and provide customer feedback.
- Directly engaging in problem solving on production related issues with team members.
- Developing and implementing AML compliance policies and procedures.
- Conducting regular AML risk assessments to identify areas of potential risk.
- Developing and delivering AML training programs for employees. Investigating and reporting suspicious activity to the appropriate authorities.
- Conducting customer due diligence checks to identify potential money laundering activities.
- Developing and implementing quality assurance processes for compliance. Identifying areas for improvement and making recommendations for process improvements.
- Providing feedback and coaching to team members to improve compliance outcomes.
- Collaborating with other teams to ensure that AML compliance processes are integrated into all areas of the business.

**CERTIFICATION**

- Insurance Regulatory & Development Authority (IRDA) Certified

**PREVIOUS EXPERIENCE**

Jan 2015 - Jun 2015 | The Western India Plywood's Ltd, Kannur | HR & Operations Executive

**EDUCATION**

Master of Commerce, 2014  
Symbiosis College of Commerce, Pune

Post Graduate Diploma in Banking & Finance, 2016  
ICICI Manipal Academy

B. Com., 2012  
Sinhgad College of Commerce (Pune University)

12<sup>th</sup>, 2009  
Infant Jesus Public School (CBSE)

10<sup>th</sup>, 2007  
Jyoti Nivas Public School (CBSE)

**PERSONAL DETAILS**

Date of Birth: 17<sup>th</sup> May 1991  
Languages Known: Malayalam, English and Hindi

Apr 2016 – Jun 2021 | ICICI Bank Ltd.

**Growth Path:**

Apr 2017 – Jun 2021 Trade Service Manager, Entire Kerala - Base Location Kochi  
Apr 2016 – May 2018 Trade Relationship Manager (Elite Trade Relationship Group), Calicut, Thrissur & Wayanad

**Key Result Areas:**

**As Trade Service Manager, Kochi**

- Managed trade compliance related services for assigned regions
- Served as the primary point of contact and specialist support for customers
- Performed customer onboarding and ongoing due diligence
- Conducted various types of investigations, including suspicious activities, irregular transactions, and enhanced due diligence
- Monitored and reported suspicious transactions in both domestic and international trade
- Led a team of Trade Desk Officers and Managers, providing guidance and support as needed
- Ensured team members are up-to-date on the latest product and process developments
- Ensured customer satisfaction parameters are met and handle escalations effectively
- Ensured regulatory guidelines are met and educate customers on compliance requirements
- Streamlined processing and reduce bottlenecks to improve Turn Around Time (TAT)
- Built strong relationships with all stakeholders, including Product, Transactions, Sales, Compliance, and Technology teams
- Monitored and managed day-to-day processing of Trade Operations functions, including trade matching and settlement in complex markets.

**As Relationship Manager (Elite Trade Relationship Group), Calicut & Thrissur**

- Managed trade compliance related services for assigned regions
- Handled customer queries related to trade and banking transactions
- Processed export/import documentation for various transactions
- Settled inward remittances with required documents and approvals
- Processed advance import payment, direct import payment, and other types of payments
- Provided trade services such as market rates and necessary updates
- Issued, accepted, and paid against letters of credit
- Issued and pay on invocation of bank guarantees
- Guided customers on capital transactions like FDI and ODI
- Acted as a mediator between the processing team, customer, and RBI for all compliance transactions
- Followed up with customers for timely submission of all documents and ensure compliance score of the branch is well within the accepted levels.
- Served as a one-point contact for all other business requirements like cash management solutions, business loans, general insurances, salary accounts, etc.
- Ensured compliance procedures are adhered to in all transactions.
- Sourced new to bank accounts and cross-sell other products to existing base.

**PROFESSIONAL ENGAGEMENTS**

- Organized a Business Banking Rendezvous Event in Cochin for export import customers of ICICI Bank.
- Presented various digital banking solutions and Trade regulatory requirements during the event.
- Conducted multiple workshops to train Trade Desk Officers and managers on Foreign Trade transactions.
- Trained Cross selling team members on trade products of ICICI Bank through an on boarding program.