



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 programs from Mondelez 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

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)

12th, 2009

Infant Jesus Public School (CBSE)

10th, 2007

Jyoti Nivas Public School (CBSE)

PERSONAL DETAILS

Date of Birth: 17th 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.