

YAZAD BHADHA

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License: Bahrain & India

Date of Birth: November 14, 1993



➤ **Skills**

An ambitious, fast decision maker & knowledge of industry regulations. Well adaptive to corporate culture & behavior. Skilled at learning new concepts quickly with ability to work under pressure to deliver results.

Operational Effectiveness, computer skills, interpersonal communication and sound ability to handle multiple tasks.

➤ **Work Experience**

❖ **CoinMENA B.S.C.(c)** (From 20th November 2021 – Present)

Position - AML Analyst

- Enhance and implement best-in-class AML Compliance policies and practices.
- Provide expert advice on AML Compliance policies to the AML/Financial Crime Support teams and the business.
- Review client due diligence documentation and approve the records as per the company's AML/CFT policy & procedures.
- Identify and escalate unusual activity or cases that fail to meet internal guidelines.
- Handle any other ad-hoc assignments delegated by the Head of Compliance from time to time.
- Support the Head of Compliance in implementing the board-approved compliance program, ensuring that the Company complies with regulatory requirements and internal procedures.
- Highlight to management any concerns of non-compliance or improvements that need revision.
- Conduct daily transaction monitoring and enhanced due diligence on internal alerts generated on daily basis and provide reports to MLRO/DMLRO.
- Assist the Head of Compliance and MLRO in preparing annual reports on Compliance-related matters, including AML/CFT presentations and Compliance MIS to the Senior Management and Board of Directors.

❖ **Bank of Bahrain & Kuwait Lite** (From 3rd December 2019 – 19th November 2021)

Position - Sales Representative: Remittance Services

- Ensure delivery of high end customer service through building and maintaining excellent relationship with all walk-ins.
- Delivering consistent and high customer service in all areas of business.
- Take the lead in resolving customer complaints within a specific period of time.
- Ensure full compliance to the client's internal/external policies and procedures and CBB rules and regulations.
- Ensure accurate documentation and process of the credit facilities as per the client credit policy and procedure.
- Ensuring full controls are in place to maintain proper and appropriate conduct of business practices by fully implementing the branch procedures, policies and control processes.
- Ensuring day to day compliance with the banks internal AML policies and procedures.

❖ **Modern Exchange Company B.S.C.(c)** (From 1st July 2015 – 23rd November 2019)

❖ **Deputy Money Laundering Reporting Officer (From 1st October 2018 – 23rd November 2019)**

- Promoted to MEC Bahrain as Deputy Money Laundering Reporting Officer (D.M.L.R.O).
- Handled Prudential Reporting returns and filings as per Central Bank of Bahrain (CBB) rulebook.
- Analyze suspicious transactions and undertake investigations, prepare and submit Suspicious Transaction Report (STR).
- Responsible for filing of STRs with CBB & Financial Intelligence Unit (FIU).
- On-going monitoring of all transactions and levels of enhanced due diligence required for high-risk & Politically Exposed Person (PEP) customer accounts.
- Maintaining all necessary Customer Due Diligence (CDD), transactions & STR.
- Performed pre & post-transaction monitoring to flag inconsistencies and further review them with the front line.

❖ **Assistant Compliance Officer (From 1st May 2016 – 1st October 2018)**

- On-going monitoring of all transaction and levels of enhanced due diligence required for high-risk customer accounts.
- Worked on Pelican Software for clearing the transactions after checking customer K.Y.C documents.
- Follow-up with branches over Email for required/missing documents and Resolve branch queries related to documents and KYC Process.
- Identifying and monitor client account activity, in particular, PEP and high-risk client accounts on a regular basis.

❖ **Cashier/Head Cashier (From 1st July 2015 – 1st May 2016)**

- Processing Remittance and F.C. transactions quickly and accurately.
- Handling customer complaints and resolving them.
- Evaluate performance of cashiers and provide managers with information on appraisals.
- Manage branch deposit activities and make sure that cash is counted accurately at the end of each shift.
- Generate and maintain accounts related reports.

➤ **Certifications**

- Currently pursuing ICA- International Diploma in Governance, Risk and Compliance.
- Certified Anti-Money Laundering Specialist (C.A.M.S) in August 2021.
- Certified Risk & Compliance Management Professional (C.R.C.M.P.) in November 2017.
- Diploma in Retail Banking and ERP (Financial Accounting) from Welingkar Education, India.

➤ **Educational Qualification**

- Bachelors in Commerce in April 2014 from Mumbai University, India.

I hereby declare that the above written information is true to the best of my knowledge.