**Mohammed**

[**Mohammed.348514@2freemail.com**](mailto:Mohammed.348514@2freemail.com)



***Career Objective***

In quest of a challenging position in an eminent organization that offers me generous opportunities to explore in the field of **Finance or HR** while accomplishing personal as well as organizational goals.



**PROFILE**

* A dynamic professional with a Post Graduate Diploma in Management **(Finance and HR)** from Rajagiri Business School, Cochin.
* Good working knowledge of the Finance and Accounting Policies Procedures, Accounting Standards and Principles with the ability to relate theory with practice.
* Systematic and organized with quick adaptability to changing trends and processes and possessing exceptional interpersonal and presentation skills.
* Articulate communicator with a strong work ethic, continuously striving for improvement coupled with excellent administrative aptitude with an eye for detail and the commitment to offer quality work.
* Strong organizational skills, ability to handle multiple tasks & thrive in a challenging, fast-paced environment. Ability to effectively contribute to the organizational goals while working independently with little direct supervision.



**PROFESSIONAL EXPERIENCE**

**1. ERNST & YOUNG (EY)**

**Designation: Associate Analyst (Risk Management)**

**Duration: Jan 2015 – Jan 2017**

**KEY RESPONSIBILITIES**

* Managing the internal risk of EY.
* Facilitates and drives the process to completion by following up on requests from Q&RM (Quality and Risk Management) consultants and assisting the client team.
* Understands key requirements of firm and regulators’ QRM rules and policies.
* Performs initial review of submissions from client teams and evaluates completeness, accuracy and appropriateness of proposed transaction / requests.
* Acts as a liaison between the client teams and other members of Q&RM team and various functional areas with-in the firm.
* Formulates answers to client questions.
* Manages tasks and activities in a timely manner and is responsible for specific outcomes.
* Uses analytical and project management methodology and tools.
* Learns the firm structure, business strategies, service lines and people of the firm.
* Builds a network of people with in Q&RM and across the firm.
* Plans and organizes own work and keeps others informed of status and activities.
* Needs to research issues and, through situation specific inquiries, propose solutions to issues.

**2. ROYAL BANK OF SCOTLAND BUSINESS SERVICES PVT.**

**Designation: Process Associate (Know Your Customer)**

**Duration: Sep 2013 – Sep 2014**

**KEY RESPONSIBILITIES**

* Performing Customer Due Diligence for corporate clients through Processes like NCTO (New Client Take On) , PR (Periodic Review) , Screenings (Sanctions & Bad press)
* Initially the client will be checked against Sanctions (relationship with Cuba, Sudan, Iran, Myanmar and North Korea).It is mainly performed to know whether the client is involved in any malpractices like Terrorism Financing or Money Laundering
* The information regarding the Client will be obtained from various relied primary sources (Approved Chamber of Commerce, OneSource, Lexis Nexis, Dun & Bradstreet, Bloomberg and Secondary sources like Company website).
* The approach will be different to each and every client which is mainly dependent on the below factors namely :

1. Domicile country
2. Business activity
3. Industry Segment
4. Entity type
5. Products & Services which the client is opting for transactions.

* After collecting the information the details of the client will be entered in an application called SONIC which acts as a database for each and every team related to AML in RBS.
* Risk will be calculated in SONIC by the above mentioned factors and the client will have to meet Global and AML country requirements.



**EDUCATIONAL CREDENTIALS**

**PGDM (Finance and HR) 2011-13**

Rajagiri Business School

CGPA- 7.1

**B Com 2007-10**

Mahatma Gandhi University

Percentage of Marks- 73%

**ACADEMIC PROJECT**

* A project On Inventory Management at Kairali Steels And Alloys, Palakaad

**EXTRA – CURRICULAR ACTIVITIES**

* Volunteer for social outreach program of the college, Transcend.
* PR and finance committee member for Management fest

**PERSONAL DETAILS**

Date of birth : 24-06-1989

Sex : Male

Marital Status : Married

Nationality : Indian

Languages Known : English, Malayalam, and Hindi

Visa type : Tourist visa valid for 3 month’s (Available till May 15th)

Reference : On Request