

**REFEEQ.M M**  
**ACCOUNTANT/INTERNAL AUDITOR /AML COMPLIANCE OFFICER**

**CAREER HIGHLIGHTS**

- **AML SPECIALIST -WALLSTREET EXCHANGE, DUBAI (FROM NOVEMBER -2024 To APRIL-2026)**
- **AML COMPLIANCE OFFICER- AL ROSTAMANI INTERNATIONAL EXCHANGE-DUBAI (JULY-2023 To NOV-2024)**
- **AML COMPLIANCE ANALYST-REDHA AL ANSARI EXCHANGE- DUBAI (AUG 2022 To JUNE-2023)**
- **AML COMPLIANCE CONSULTANT/ INTERNAL AUDIT - AJMS GLOBAL CONSULTING, DUBAI, (JAN 2022-AUG2022)**
- **ACCOUNTANT -OUTVIEW DSIGN,KERALA, INDIA, (DEC-2020 -SEP2021)**
- **ACCOUNTANT - GCC EXCHANGE, DUBAI, (AUG 2016 – JUNE 2019)**
- **INTERNAL AUDIT EXECUTIVE- AL AHALIA MONEY EXCHANGE, ABU DHABI (JAN 2011- JUNE 2016)**
- **ACCOUNTANT AND TAX CONSULTANT, N&R ASSOCIATES, KERALA, INDIA (MAY 2008 – OCTOBER 2010)**

**AML COMPLIANCE SPECIALIST-WALLSTREET EXCHANGE-DUBAI, FROM NOVEMBER-2024 TO APRIL-2026**

**AML COMPLIANCE OFFICER- AL ROSTAMANI INTERNATIONAL EXCHANGE-DUBAI (JULY-2023 To NOV2024)**

**AML COMPLIANCE ANALYST-REDHA AL ANSARI EXCHANGE- DUBAI (AUG 2022 To JUNE-2023)**

**DUTIES AND RESPONSIBILITIES**

- Review of the client onboarding process, Customer Due Diligence process and Know Your Customer documentation. Conducting detailed review of customer's KYC details (CID, CDD, EDD).
- Transactional Due Diligence for High value transactions and cumulative transactions (FCY & Inward /Outward Remittance)
- Preparation of EDD for PEP customer
- Preparation of periodical review and EDD for corporate customer
- Preparation of ECDD for correspondent relationship
- Ensured timely reporting of suspicious transactions (STRs/SARs) to the relevant regulatory authorities (e.g., CBUAE/FIU).
- Supported regulatory audits, inspections, and internal reviews by providing required data and documentation.
- Delivered compliance training sessions and awareness programs for staff across branch business units.
- Verification of IEMS search and freeze notices, RFI, GOAML RFI and reply (e.g., CBUAE/FIU/LEA enquiries).
- Prohibition list search and add internal watchlist
- Customer's on-boarding procedure, Screening and approval
- Coordinate and support Internal, External and regulatory AML Audit.



**CONTACT**

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**ACCADAMICQUALIFICATIONS**

**B.com :2006 to 2009**

Sri Vyasa NSS College,  
Wadakanchery,Universityof  
Calicut.

**OTHER CERTIFICATIONS AND TRAINING**

**INDIAN INSTITUTE OF BANKING & FINANCE**

**AML & KYC Certification**  
from Indian Institute of  
Bankingand Finance(**IIBF**)  
– 2021.

**FOREIGN EXCHANGE & REMITTANCE GROUP (FERG) TRAINING**

AMLCFT & Duediligence The  
Anti  
moneyRegulation(Ref:24/2000)  
of Central Bank of UAE (2016).

## SKILLS

- ❖ Microsoft Office
- ❖ Dow Jones
- ❖ World Check
- ❖ FinScan
- ❖ Smart check
- ❖ SAS
- ❖ Cas mex
- ❖ Symex
- ❖ Citrex
- ❖ DG KYC
- ❖ TALLY

## PERSONEL DETAILS

Date of Birth:22-05-1987

Age 38  
Nationality : Indian  
Gender : Male  
Marital Status : Married  
Languages Known: English,  
Malayalam, Hindi  
Passport no :S0653067  
Visa Status : Visit Visa

## ACCOUNTANT -OUTVIEW DSIGN,KERALA, INDIA, (DEC-2020 -SEP2021)

### DUTIES AND RESPONSIBILITIES

- Maintain accurate financial records and update accounting systems regularly.
- Prepare and process invoices, receipts, payments, and purchase orders.
- Handle accounts payable and accounts receivable activities.
- Perform bank reconciliations and monitor cash flow.
- Prepare monthly, quarterly, and annual financial reports.
- Assist in budgeting, forecasting, and financial planning.
- Calculate taxes, prepare GST/VAT filings, and ensure statutory compliance.
- Maintain payroll records and support salary processing.
- Monitor company expenses and ensure proper cost control.
- Verify financial documents and ensure accuracy of transactions.
- Maintain records of fixed assets and depreciation schedules.
- Prepare E-Way Bills and obtain the necessary approvals through the GST portal
- Ensure compliance with company policies and accounting standards.
- Handle filing and documentation of financial records securely.

## ACCOUNTANT - GCC EXCHANGE, DUBAI, (AUG 2016 - JUNE 2019)

### DUTIES AND RESPONSIBILITIES

- Maintain accurate financial records and update accounting systems regularly.
- Prepare and maintained daily accounting entries, general ledgers
- Verify all head office and branch-related payments, supporting documents and record the necessary journal entries accurately.
- Verification of TT and Money product refund transaction and authorization
- Perform bank reconciliations different accounts (Local account and foreign account)
- Perform Money product reconciliations (Money Gram, Western Union Etc)
- Coordinate with auditors during internal and external audits

## INTERNAL AUDIT EXECUTIVE

### AL AHALIA MONEY EXCHANGE- ABUDHABI, FROM JAN-2011 To JUN2016

#### DUTIES AND RESPONSIBILITIES

- Vault & cash handling audits
- Verified daily cash balances and vault controls
- Verification of reconciliation process of various accounts and Unclaimed fund A/C
- Conducted internal audits of branches across UAE to ensure compliance with CBUAE regulations
- Identified operational risks and recommended corrective actions
- Reviewed AML transactions and monitored high-risk customer's activity
- Verifications of all payments and supporting documents
- Conducted sample testing of remittance transactions, customer files, and exchange operations to verify compliance with internal controls and regulatory requirements.

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- Prepared detailed audit reports and action plans for senior management and compliance committees.

**ACCOUNTANT AND TAX CONSULTANT - N& R ASSOCIATES (MAY 2008 - OCTOBER 2010)**  
**DUTIES AND RESPONSIBILITIES**

- Managed general ledger, journal entries, and month-end/year-end closing processes
- Reconciled bank statements, accounts payable, and accounts receivable
- Handling daily Cash receipts and payments
- Ensured compliance with tax authorities such as GST
- Calculated and submitted VAT returns, ensuring adherence to VAT Law
- Managed tax audits and responded to queries from regulatory authorities
- Assisted in internal and external audits, ensuring proper documentation and controls
- Provided financial consulting and tax advisory services to individuals and SME
- Built and maintained strong client relationships through reliable financial guidance
- Assisted clients with business setup, tax registration, and compliance processes

**DECLARATION**

I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibility for the correctness of the above-mentioned particulars.

**REFEEQ M M**