Saba Ambareen Tirpathur 

**Compliance & Investment Assistant**

**Certified Chartered Compliance Officer and Analyst (CCOA), Pursuing ACAMS**

**Visa Status:** Dependent Visa

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# **OBJECTIVE**

To obtain a challenging & growth-oriented position in compliance and risk management for a leading financial organization, where I may expand current horizon of knowledge and utilize my experience to contribute in company’s growth and success.

# **SUMMARY**

An experienced senior compliance certified professional with over 7 and half years of progressive experience working for leading investment banks enterprise portfolio key global accounts.

An accomplished investment banking professional having experience working with leading financial industry clients of Northern Trust and Rasmala Investment across US,EU and Middle east financial markets, possess exceptional financial analysis and due diligence skills, trusted advisor, liaison and assistant to management having wide experience in cross functional role.

A strong motivator and team player with effective leadership, business communication, decision making, problem solving and interpersonal skills, together with a bottom-line corporate focus and a results-driven attitude.

**Key areas of expertise includes:**

Risk Management & Control, Regulatory requirement, Asset Management (Sharia ’a Compliant & Conventional Products), Investment Banking, Persuasive communication, Networking Skills , Presentation skills, Financial Derivative Knowledge, Leadership Abilities, knowledge of Compliance Regulations across US, EU & UAE – DFSA/ FATF/ COSO/ASX/ UAE Compliance Regulations.

* Responsible to assure business meets compliance standards and regulatory requirements.
* Develop processes to identify compliance risks from every business line and manage them by providing training, advice, testing and monitoring.
* Prepare training materials and carry out compliance planning for every business line.
* Review and monitor internal procedures and practices to provide compliance with group and regulatory requirements.
* Ensure system and Anti Money Laundering (AML) processes meet the requirements of regulatory.
* Implementation of specific measurements and monitored business activities as necessary.
* Carry out ad hoc projects and prepared period reports to management.
* Prepare approvals for events to meet internal requirements (internal sponsorship guidelines, cross border country manuals).
* Review external client documents including marketing materials, client letters, Newsletters.
* Perform regulatory breach assessment for incidents occurring in the line of business.
* Responsible for updating employees and line managers on compliance related matter

# **PROFESSIONAL EXPERIENCE**

**Rasmala Investment Bank Ltd – (Dubai International Financial Centre- DIFC) – Dubai**

**Compliance & Investment Assistant September 2014 – May 2017**

* Develop RFI/ RFP and due diligence reports and Investment Proposals in collaboration with sales and Investment Team and confirm the contents of the reporting materials reflect correct status of the funds by identifying any deviations and liaise with fund managers for any clarifications on the funds info before released to the client.
* Create marketing presentations and DDQ in timely manner and validate the information provided in the reports (Factsheets/DDQ/Presentations) and ensuring in compliance with Government requirements and guidelines by performing necessary checks and highlighting the exceptions and procuring clarifications for any deviations.
* Develop monthly factsheets and client performance reviews with input from Investment and Asset management Teams.
* Ensuring all asset management team components for client/ prospectus RFI/RFP assembly are and posted to share drive.
* Act as a point of contact with external database providers like S&P, Morningstar, Zawya, Thomson Reuters, and Bloomberg by preparing files and then send the info to NAV’s.
* Get the necessary approvals from ESCA and CIMA and board for the UCITS Funds in Luxembourg.
* Develop regular compliance reports to audit committees.
* Exposure of the international AML policies and procedures such as FATF, FRC, DFSA regulations.
* Understand our AML policies, procedures & controls, and to have the same updated as and when required.
* Assist Compliance manager in ongoing review and approval of account opening documentation.
* Ensuring the business complies with all applicable rules including AML policies, KYC, high risk account policies.
* Review of account opening documents, conducting world checks and internet searches and compiling background information for review and final decision making.
* Maintain a database for all high risk accounts opened and to report compliance issues and recommend changes or enhancements to improve efficiencies in procedures.
* Draft policies and procedures and follow up with the relationship managers on documentation issues.

**Northern Trust, Investment risk and Analytical Services, Bangalore 2011– 2013**

**Senior Performance Analyst**

Compliance monitoring is a part of Investment Risk and Analytical Services at Northern Trust. It involves monitoring clients’ investment portfolio on a regular / periodic basis to check if the investments are in line with the guidelines set out in the EU agreement. UCITS (Units of Collective Investments and Transferrable Securities) Compliance analyst for the European Region which is a regulatory requirement for the investors in Europe which was transitioned to Bangalore to look in to different derivatives instruments (FX, Currency Contracts, Futures, and Swaps & Options) and monitor them accordingly.

**Responsibilities**

* Complete the risk assessments in order to develop policies to minimize risk exposure and escalate accordingly and maintain awareness of recent changes in laws and regulations (UCITS V proposed on July 2012 was introduced which was used across European region) to review, enhance, audit, and maintain compliance regulations
* Liaise with compliance teams (Luxemburg and Ireland) and supporting them to ensure appropriate levels of information sharing on the new investments made in to derivatives instruments so that the global team can prepare the compliance executive reports for clients.
* Developed corrective actions in compliance as it involved key risk indicators as well as assessments and Monitor compliance with Code of Ethics policies.
* Understand the corporate policies and procedures as well as key international regulatory requirements UCITS IV & V.
* Prepared the monthly statistics pertaining to the team/productivity and assessing the areas of improvement so that the team can meet the monthly KPI targets set by Middle Office (Luxemburg, Ireland).
* Assisted senior management, employees on compliance issues and scheduled meetings and agendas with senior managers as well as recorded and distributed meeting minutes.

**Projects Handled (2012- 2013):**

* Worked on Data Integrity Project for NOSPL – C&IS division in Bangalore for analyzing the different data gaps within the Data Management team and the systems and compare and maintain the data on excels and SharePoint.
* Analyzed and compare data gaps on the products available in the market and the Northern Trust systems (Credit Ratings, Effective & Modified Durations, EPS,ROE, Market Capitalization, Case and Global Parent Companies – using the DUNS no of the security to find out the data on the systems)
* Worked with the product team with the process to test the new areas of applications used and release it to the normal environment for actual production.
* Co-ordinate the Data Integrity process and UCITs IV project to which involves filling Data gaps related critical client information between Fund accounting Database and Reporting systems and to ensure that the on-boarding of clients to NT systems is done seamlessly

**Performance Analyst (IRAS-Investment Risk and Analytical Services) 2009- 2011**

**Responsibilities**

* Served as Subject Matter Expert (SME) for the Performance and attribution analysis.
* Expert in articulating the business requirement, to develop the client reports and maintaining the analytical reports based on current and past performance against plans and provide recommendations to improve business performance.
* Assist the Chicago team in developing executive performance reports showcasing the market trends analysis
* Research, calculate and analyze investment performance data, prepare and analyze the historical financial information to assess trends and fluctuations that may impact cash flow requirements and the returns of individual and portfolios of investments.
* Analyzing of benchmark performance results against closest comparators.
* Monitoring the pricing and investment performance of individual and collective investments with that of the market performance indicators.
* Preparing total fund index returns and drawing appropriate comparisons between market indicators and investment performance – Equity & Debt cap market
* Reporting to investment managers and external clients on investment performance, preparing reports and attribution graphs –ROR Comparison, Time weighted (BOD/EOD) and Money weighted Returns (IRR) and NPV for a Mutual or Collective Funds (LP)-Valuation Methodologies.
* Coordinated transition of thousands of NFP client accounts using efficient analysis and group communication and separately managed accounts
* Established and maintain a monthly corporate performance report to measure business unit’s performances against key measures (Bloomberg/Thomson Reuters).
* Reconciled the accounting including journal entries, Balance Sheet, Ledgers and Bank reconciliations when a new client is transitioned in to the bank.
* Documenting the agreed outcome & processes (DPAD) and maintain it on a regular basis.
* Process stabilization to accomplish steady-state Operations & continuous process improvements.
* Prepare & present monthly statistics reports pertaining to process/productivity.
* Managed team’s daily and monthly performance reports (production lead) to the corporate clients and was a training coordinator for the process responsible to train the team on new learning, tasks and procedure and also provide feedbacks to the management.
* Assist and set up the database of the Debt Cap Markets, Equity/ FI / LP (Alternative Assets) on the systems.

# **TRAININGS & CERTIFICATIONS**

* Certified Professional Tally ERP 9.0 version for Accounting Systems.
* Certified Professional for Quantitative techniques for Statistics & Economics.
* Attended training for Emotional Competencies, Presenting effectively to the partners and Influencing People on soft skills.
* Attended Basic/ Intermediate MS Office, MS Excel, MS Word, MS PowerPoint, MS Outlook
* Certified for Chartered Compliance officer from American Academy of Financial management (AAFM) – June 2015

# **ACHIEVMENTS**

* Lead the Data Integrity project and awarded appreciation certification for the process automation- Awarded employee of the month for “Creation of the Macros on Excel” which reduced the working time by two hours on “Ashmore Fund – UCITS IV”.
* Recognized by Product manager for the product enhancement ideas for client reporting tool(Web)
* Certificate of appreciation for consistent quality work by Chicago middle office.
* Received “SPOT Award” for the 3rd Qtr 2010 for leading the process in an effective way and for appreciations from the middle office.
* Received “SPOT Award” in the 1st Qtr 2009 for excellent performance in transition audit for Hess Corporation.
* Event Management – IDC Conference( Dubai) organized the Event (Schneider Electricals for 5000 People)
* Received appreciation from Luxemburg middle office foe continuous support by maintaining consistent KPI for the process for 6 months.
* Awarded the salary increment under probation period for the contribution made towards the organization for quick turnaround of the client reports.

# **INTERPERSONAL SKILLS**

* Good team player with interpersonal and communicational skills, flexible and work toward set goals with various stakeholders.
* Highly organized and detailed oriented with a sense of urgency to complete the task.
* Networking Skills, ability to challenge and influence through persuasion.
* Excellent analytical skills and ability to work tight deadlines and work under pressure and have the ability to prioritize between numerous tasks and responsibilities.

# **EDUCATION**

**BCOM** Bachelor in Commerce Mount Carmel College **2009**

**Certified Compliance Officer & Analyst (CCOA) American Academy of Financial Management 2015**

# **PERSONAL INFORMATION**

Father’s Name : Mohammed Ikramullah Tirpathur

Marital Status : Single

Date of Birth : 29-09-1988

Nationality : Indian

Languages : English, Hindi, Urdu, Kannada, Tamil

Driving License : Yes – Valid UAE Driving License, Valid India Driving License

References : On Request