



# Mohammed Saad Hanif

Underwriting Coordinator/ Scheme Compliance Analyst

My professional career includes specializing in risk analysis, compliance, and process optimization, conducting medium to high-risk business assessments and managing Salesforce tasks, Transaction Laundering Detection, and VIRP cases to ensure regulatory compliance and SLA adherence. I oversee CDD and EDD assessments, verifying client documentation, while also managing Salesforce Dashboards to track team performance. Additionally, I lead process improvement projects to enhance efficiency and effectiveness within the department. I have conducted exposure assessments, risk analysis, credit risk assessments, and financial analysis on multiple companies, providing valuable insights to support data-driven decision-making and mitigate potential risks.

## SKILLS

Financial Management

Portfolio Management

Strategic Financial Planning

Investment Strategy Development

Market Trend Analysis

Financial Forecasting

Client Relations

Accounts Payable/Receivable

Variance Analysis

Budgeting and Financial Reporting

Financial Data Reconciliation

Financial Modeling

Regulatory Compliance

Investment Research

Risk Management

Vendor Management

Workflow Management

Team Leadership

## WORK EXPERIENCE

### Underwriting Coordinator/ Scheme Compliance Coordinator

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11/2024 - Present

Dubai, UAE

Achievements/Tasks

- Managed compliance and risk operations, ensuring seamless regulatory adherence across multiple processes. Conduct in-depth risk assessments, for medium to high-risk business lines, including credit risk analysis, exposure analysis, financial statement analysis to support strategic decision making.
- Developed and executed compliance frameworks, aligning risk mitigation strategies with industry regulations.

Oversaw transaction monitoring and fraud detection, ensuring accurate and ethical financial practices.

- Enhanced reporting systems by maintaining Salesforce Dashboards, tracking key performance metrics and SLA adherence. Implemented due diligence procedures that improved accuracy in customer verification and compliance checks.
- Streamlined workflow automation and case management, reducing processing time and enhancing operational efficiency.

Played a key role in process optimization, leading initiatives to refine compliance protocols and drive departmental improvements.

### Finance Executive

Ivory Aesthetics || Dermagate

02/2024 10/2024

Dubai, UAE

Achievements/Tasks

- Simultaneously managed financial responsibilities for two companies, Ivory Aesthetics and Dermagate, ensuring seamless operations across both entities; spearheaded comprehensive financial analysis to support strategic decision-making.
- Developed and executed robust budgeting processes, aligning financial forecasts with long-term business objectives.
- Managed both accounts payable and receivable to ensure accuracy and integrity of financial transactions.
- Enhanced financial reporting systems, providing detailed monthly financial statements and variance analyses.
- Implemented financial reconciliation procedures that significantly improved accuracy in financial documentation.
- Streamlined invoicing and payment processes, reducing processing time and improving cash flow management.
- Played a pivotal role in financial modeling, creating predictive models for revenue and cost management strategies.
- Facilitated regular financial audits, ensuring adherence to regulatory compliance and identifying areas for improvement.
- Oversaw vendor management processes, optimizing supply chain operations and reducing overall expenses.

## EDUCATION

Bachelor of Commerce in Finance (GPA: 3.5 / 4.0)

Bengaluru North University

08/2020 - 07/2023,

Relevant Coursework

- Statistics, Portfolio Management, Strategic Financial Management, Advanced Financial Management

Karnataka, India

## CERTIFICATES & TRAINING

AICPA (Association of International Certified Professional Accountants)

## TECHNICAL SKILLS

Microsoft Office (Word, PowerPoint & Outlook)

Advanced Excel Skills

## PERSONAL DETAILS

Nationality	Indian	Driving License	UAE
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## LANGUAGES

English	<div><div></div><div></div><div></div><div></div><div></div></div>	Hindi	<div><div></div><div></div><div></div><div></div><div></div></div>
Malayalam	<div><div></div><div></div><div></div><div></div><div></div></div>	Arabic	<div><div></div><div></div><div></div><div></div><div></div></div>

## REFERENCES

Available upon request.