

Vimal Pullencheri

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Personal Summary & Competencies

Financial Crime/AML & KYC

An accomplished Financial Crime specialist with over 2 years of progressive experience in business requirements gathering, AML/KYC End to End process, stakeholder management. Exposure to end-to-end financial crime projects with global regulatory framework. Worked extensively on Onboarding, Remediation, Regular Review and EDR projects to fulfil the regulatory deadlines.

Areas of expertise include:

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| <p>Stakeholder Management</p> <ul style="list-style-type: none">• End to End KYC Process• Client On-boarding• Client Remediation• Regulatory transformation (GDPR, AML& KYC)• Complex problem-solving skills | <p>Regular review and EDR</p> <ul style="list-style-type: none">• Data Gathering• Gap Analysis• Defect Management• Training and Handholding• Employee leadership and development• Outreach & CRM | <p>PEPs and Sanctions</p> <ul style="list-style-type: none">• Risk Analysis and Review• AML/KYC (EDD, CDD and SDD)• Exposure to global jurisdictions• Regulatory intelligence.• Suspicious Activity Report• Adapting changes and its management. |
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Training & Certifications

- Certified Anti Financial Crime Specialist - CAFS – November 2023 - 
- Certificate course in Journalism
- AML and KYC: Essential Training
- Sanctions (Global) Essential
- Financial Crime Compliance Training
- Data protection and Compliant Handling

Professional Experience

ReTRRAC Global (www.retrrac.org) (May 2022– Feb 2024)

Consultant – Private clients/Entities, Listed Entities, Regulated Entities, Trust, Foundations and Charities. (EDD, CDD and SDD clients)

- Review the entities as per Office template to adopt the correction measures.
- Using wide range of data from both internal and external to undertake due diligence process.
- Data gathering, reviewing and discounting for all low, medium and high-risk entities.
- Experience in screening entities, Key account managers and UBOs by using Lexis Nexis and RDC.
- Experience in review and discounting of PEP, Sanctions, and adverse media hits for both client and its associated parties and downstream clients.
- Performing a KYC and compliance review of various client types such as, Complex structure, Private entities, Listed and Regulated entities, Trusts, Foundation and charities.
- Detail review on PEP's and Sanction exposure and apply the methods of discounting for global jurisdictions.
- Reviewing of Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) on clients and counterparties, in line with the firm's requirement to comply with global AML regulations.
- Investigate ownership and control to identify all ultimate beneficiaries (UBOs) and possible PEPs for KYC and risk management purposes and Conduct Enhanced Due Diligence (EDD) on identified PEP's and PEP associated legal entities.
- Exposure to the Process and procedures for Temporary and Permanent waiver.
- Exposure on reviewing EDD Memo from business on High-risk entities.
- Work closely with Business as first line advisor (Business Support) in financial crime (AML, Sanctions, Anti-bribery, Corruption and Adverse news) and KYC requirements and procedures along with regulatory and KOP requirements.

- Build and maintain relationships with Key Stakeholders including Lines of Business, Compliance, Business Controls, Technology & Data Management.

Hill View Group Manager: (Aug 2020 – Sept 2021)

Responsible for overseeing production efficiency and ensuring export compliance are paramount for driving the success of the company's diverse product line.

- Ensuring compliance with export regulations and documentation requirements for international shipments. managing export licenses, customs documentation.
- Performing KYC and compliance review in various client types such as international customers, suppliers, and intermediaries.
- Conducting risk based Due Diligence, assessing the risk levels of entities involved in export transactions, country of origin, transaction volume, and business relationships.
- Liaise with key stakeholders such as global compliance, legal, client outreach, Sales team to ensure the risk/issues are escalated in timely and efficient manner and obtain the remediation.
- Overseeing day-to-day operations in both the production and export departments. Ensuring Production processes are efficient, quality standards are met, and export logistics are well-managed.
- Conduct regular field visits, coordinate with suppliers to ensure a steady and reliable supply of raw materials for production.
- Assisting with budgeting and cost control efforts to ensure that production and export activities are financially sustainable.
- Analysing production costs, identifying areas for cost savings and monitoring expenses against budget targets.
- Building and maintaining relationships with domestic and international customers to understand their needs and preferences.
- Conducting market research to identify potential export markets and opportunities for expansion.

Education and professional accreditation

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| Anglia Ruskin University Cambridge | MSc Forensic Science | 2023 |
| Lovely Professional University | BSc Forensic Science | 2020 |

Technical Skills:

Microsoft Office – Word, Excel, Power Point, Outlook,

Data Analysis – Power BI, SQL
