

November 1, 2007

To
Mr. Bashir A. Al-Nakib, (CAMS)
Moderator - GAP & LCO Groups
Beirut - Lebanon
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Sub: Compliance & AML positions in the GCC

Dear Mr. Bashir,

With reference to your posting on Mena Compliance Services for positions of Senior Manager/Managers within Compliance & AML, please find enclosed below my resume for your perusal and consideration. I would like to introduce myself as a qualified candidate for membership of **The American Institute of Certified Public Accountants and hereby express my interest in applying** . I am also a certified member of the **Association of Certified Anti-money Laundering Specialists, (ACAMS) based in Florida, U.S.A.** and a **Certified Bank Auditor from the Bank Administration Institute, Illinois, U.S.A.** I am presently working as Acting Head of Internal Audit / Senior Internal Auditor with M/s. Bahrain Airport Services ('BAS'). Prior to joining BAS, I was employed with M/s. Deloitte & Touche, Bahrain as a Senior Auditor.

I have adequate knowledge of Accounting, Management and Compliance functions, gained by working in one of the largest accounting firms in the world and being exposed to a diverse clientele spread across various industry sectors with **particular exposure to the banking and financial services industry**. This exposure gained by interacting closely with the professionals in the banking and financial services industry in Bahrain has given me a good knowledge of the financial services industry in the GCC and Middle East. **Whilst working with Deloitte & Touche, I was involved in the internal audit function of a leading insurance company and an investment bank which has given me a good understanding of the operational aspects of the industry. I also handled the Anti-money Laundering compliance audits of several of the banking clients which has given me good insights into the anti money laundering and other banking regulations promulgated by the Central Bank of Bahrain.**

I also have excellent knowledge of the Government's structure and the different ministries and institutions attached to it coupled with an excellent understanding of the politics and culture of the Middle Eastern region and its people. I would describe myself as having excellent report writing and communication skills, together with a superb command of the English language. The nature of my present job has enabled me to develop my interpersonal skills and the ability to work under tight deadlines without compromising on the quality of the work done. I also have the aptitude and desire to acquire new knowledge and skills and quickly adapt to fast changing job demands and new technologies which would keep me abreast of the changing trends in the professional services landscape.

I am proficient in the use of MS Excel, Word and PowerPoint. I also have worked on an audit software called Audit System/2, which is used worldwide by Deloitte Touche Tohmatsu International. At present I am using an Oracle based ERP package called Orion which is used by BAS.

I hope that my resume enclosed herewith would interest you sufficiently enough, to call me for an interview at your convenience.

Thanking You,

Sincerely Yours,

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RESUME

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EDUCATIONAL QUALIFICATIONS

- **Passed the Uniform CPA Exam conducted by the American Institute of Certified Public Accountants, on November 2000 at Delaware, USA.**
- **Passed the Association of Certified Anti-Money Laundering Specialists Exam (ACAMS) conducted by the Association of Certified Anti-Money Laundering Specialists, Miami, Florida, U.S.A. at Dubai, U.A.E. on December 10, 2005.**
- **Passed the Certified Bank Auditor Exam conducted by the Bank Administration Institute, Chicago, Illinois, U.S.A. on November 16 & 17, 2006 at Doha, Qatar.**
- **M.A (Political Science) from Jawaharlal Nehru University, New Delhi, India, 1996**
- **B.Com (Bachelor of Commerce) with First Class from the University of Madras, India, 1993**

PROFESSIONAL KNOWLEDGE, SKILLS AND ABILITIES

- **Knowledge of and skill in applying International Financial Reporting Standards, US GAAP & International Standards on Auditing principles, standards, techniques and procedures.**
- **Knowledge of banking regulations and other compliance laws promulgated by the Central Bank of Bahrain, particularly the Financial Crimes Module of the Central Bank of Bahrain Rulebook, pertaining to Money Laundering.**

- Good knowledge of compliance and internal control concepts more particularly the "COSO" framework.
- Knowledge of the Forty Recommendations on Money Laundering by the Financial Action Task Force (FATF) and list of Non Co-operative Countries and Territories (NCCT) list. Awareness of the Office of Foreign Assets Control (OFAC), United States Department of Treasury guidelines and recommendations on money laundering.
- Proficient in the use of MS – Excel, MS – Word and worked on other accounting related ERP packages like "Orion". Proficient in the use of audit software called Audit System/2 and ACL.

MEMBERSHIP OF PROFESSIONAL BODIES

Member of the Association of Certified Anti-Money Laundering Specialists, Miami, Florida, U.S.A. (Member ID – 84464)

PROFESSIONAL EXPERIENCE

From June 11, 2006 till date

Bahrain Airport Services B.S.C. (c), Bahrain.

Present position – Acting Head of Internal Audit / Senior Internal Auditor

Bahrain Airport Services ('BAS') provides total quality ground support to all aircraft operators at Bahrain International Airport. BAS is an ISO registered Company and member of several prestigious international aviation associations. The operating departments of Ground Services, Cargo Services, Engineering Services and Aircraft Catering Services work on a 24 hour basis, offering services and facilities that meet the highest international standards.

Work Profile:

- Undertake projects, financial or operational audit assignments as required
- Enhance business processes with the overall goal of effectiveness and efficiency
- Clear, concise and timely documentation of findings and reports.
- Liaise with the Board of Directors and senior executive management with regards to internal control weaknesses and implementation of best practices.
- Revision and development of audit programs including implementing a continuous audit plan.
- Responsible for developing the yearly audit plan
- Facilitating the enterprise wide roll out of a Control Self Assessment ("CSA") plan.
- Coaching and training of other team members in general auditing techniques and documentation

- Represent the department in a professional mature manner at all times, with a strong emphasis on communication
- Commitment to meeting the Department's strategic objectives, and ensure these are communicated appropriately
- Maintain up-to-date knowledge of auditing pronouncements and best practices to improve technical skills
- Assist with the recruitment process by ensuring that high calibre individuals are selected by managing the entire process from pre-selection to interviewing.
- Ensure a safe working environment is maintained, and comply with Health & Safety directives.
- Assisting in the roll out of Internal Audit & Quality Systems' Strategic Direction plan
- Assisting in the development of a business-wide risk awareness culture
- Influencing key individuals, and challenging established processes where necessary
- Managing the demands of meeting multiple expectations, while ultimately prioritising the department's obligations to BAS shareholders and stakeholders.

From March 10, 2001 till June 30, 2006.

Deloitte & Touche, Bahrain.

Last position held – Senior Auditor

Deloitte & Touche is one of the big 4 professional services firms in the world offering a wide range of services from accounting and auditing, legal and taxation services, management consultancy etc; to some of the most prestigious businesses in Bahrain.

Work Profile:

- Lead and perform audits to determine appropriateness of accounting policies used and efficiency of control structures.
- Offering Business Condition Insights and recommendations on improving existing procedures and processes.
- Plan and develop the audit scope, objectives and audit program; lead in determining audit procedures to be used.
- Assess control and operating procedures, evaluate the design and implementation of these control activities and develop conclusions about their effectiveness
- Review transactions, documents, records, and methods for accuracy and effectiveness; conduct interviews and observations and complete asset verification.

- Preparation of various financial reports and management letters supporting results of audit examination, conclusions and recommendations.
- Testing compliance with International Financial Reporting Standards
- **Some prestigious clients worked on include Merrill Lynch International Bank – Bahrain, Arab Bank - (OBU), Bahrain Kuwait Insurance Company, Bahraini Saudi Bank, Sumitomo Corporation (M.E.) Oyak Bank A. S. (OBU), Capital Union E.C, Bank Saderat Iran (FCB & OBU), Arabia Insurance Company s.a.l – Bahrain, Bahrain Financial Harbour Holding Company, KPMG Consulting and other major local groups.**

Special Assignments:

- Pre- acquisition due diligence done on one of the leading money exchange houses in the U.A.E. on behalf of the potential acquirer, a prestigious Government Corporation in the U.A.E.
- The potential target had operations in the U.A.E, the U.K and Hong Kong which were bought under the scope of the acquisition plan
- I was involved in the Financial due diligence of the U.A.E and Hong Kong operations and also their compliance with the money laundering and Central Bank regulations in the U.A.E.
- Special assignments like Anti money laundering compliance audits and internal audits for banks and insurance companies.
- Review of bank's quarterly financial statements and prudential returns and their reconciliation to the financial statements.

Specific job responsibilities – Internal audit

- To lead and perform internal audit engagements of diverse business units or functions and to develop effective working relationships with management of the different business units or functions.
- The job involves developing an internal audit plan for each function based on an understanding of the operational aspects of each function and the client's internal policies and procedures.
- Ensure that accounting systems and internal controls are effective in design and operation
- A risk weightage is assigned to each function and a rotational audit is performed on each function on a quarterly basis with the functions assigned highest risk rating like Treasury, Investments, Loans, Reinsurance etc, being tested every quarter.

- Review records and returns, verify entries, evaluate audit trails and check compliance with the client's operational manuals and local regulatory requirements for non compliance.
- Implement the strategic audit plan by leading, performing or supporting as appropriate, the planning, fieldwork, and reporting of internal audit engagements to deliver agreed assurance objectives to established standards and timelines.
- Act as liaison with client management to ensure full understanding of business strategy, plans, products, performance and risk related issues at business unit level and communicating these to the relevant functional team members via bottom-up continuing risk assessments and dialogue.
- To identify and escalate significant issues by building up enough evidential matter to support their inclusion in the report and present them for management comments and audit committee acceptance.
- Share knowledge, skills and experience with team members to guide and mentor them.

Specific job responsibilities – External audits

- I was involved in all stages of the external audit and handled some of the more technically complex areas like interest income and expense and income from treasury activities for banks, contract income and contract costs for contracting companies, review of balance sheet items like receivables, inventory, fixed assets, investments, investment property etc.
- I also perform the Credit Review on the loan portfolio of banks, which entails assessing the quality of the loans given by the bank to its customers and reviewing them for impairment.
- This is one of the most challenging aspects of the audit in banking clients where the auditors technical competence and knowledge of not only the client's industry, but also the auditors ability to ferret out crucial information which could have a material impact on the client's financial statements is brought to the test.
- Guide the juniors assigned to the job in the performance of their work and mentoring them.

Specific job responsibilities – Anti Money Laundering Compliance audits

- I was involved in performing agreed upon procedures involving the Bank's compliance with the Money Laundering Regulations promulgated by the Central Bank of Bahrain or more specifically the Financial Crimes Module of the Central Bank of Bahrain Rulebook.
- This is a statutory report which has to be furnished to the Central Bank of Bahrain certifying the Bank's compliance with all aspects of the Regulation.

- This involves testing a representative sample of accounts opened and closed during the year and transactions carried out through them and testing them for compliance with the due diligence and know your customer (KYC) policies as mandated by the Regulations.
- It also involves testing the knowledge and awareness of the bank staff of the various aspects of the Regulation and the overall compliance culture of the bank.
- Give proactive advice to clients about the latest developments in the Money Laundering Regulations and advise them on the systems and procedures in place.

Recent Training :

- **Attended the workshop “Control Self Assessment – Techniques for successful implementation” conducted by the Institute of Internal Auditors – Malaysia at Kuala Lumpur on March 26-28, 2007.**
- Completed the E-learning course “Fraud and the Auditor” designed by the Association of Certified Fraud Examiners and Deloitte on October 10, 2004
- Attended Milestone Programme – 1 for Audit Assistants conducted by Deloitte & Touche (M. E.) at Riyadh, Kingdom of Saudi Arabia on November 17-23, 2001.
- Conducted an inhouse presentation on International Federation of Accountants Standards on Auditing - Knowledge of the Business (IFAC – 310).
- The presentation was designed to enlighten participants how critical it was for auditors to have a detailed knowledge of their client’s business so as to enhance the auditing process and deliver value to the clients.

From June / 2000 – Sep 30, 2000

Worked as an Accountant at M/s Bahrain Danish Dairy W.L.L

- Work Profile:
- Passing Adjustment journal entries
- Preparing Bank reconciliation statements.
- Handled the entire cash function of the Company for one month including petty cash disbursement and reimbursement, making receipts and deposits to bank.
- Reconciliation of monthly sales invoices with the monthly sales summary.

January 1999 to May 2000

- Assisted the Managing Director with handling the Marketing and Finance functions at M/s Pamba Stockbrokers (P) Ltd. Kerala, India, a firm in which, my family had a small stake.
- The Company is registered as a sub-broker with National Stock Exchange of India Ltd., Bombay, India, offering live trading facilities via very small aperture terminals (vsat) and depository services. It also acts as an agent for several leading mutual funds in India.
- My functions involved client servicing, and assisting the Managing Director with the day to day operations.

Oct. / 1998 to Dec. / 1998

- Worked as a Trainee Executive with India Cements Capital and Finance Ltd. Kerala, India.
- The Company is engaged in hire purchase, leasing and foreign exchange with a significant presence across India.
- I worked as a Trainee Executive in the hire purchase and foreign exchange divisions.
- Training included dealing with clients, appraisal of clients, documentation and recovery procedures.

January 1996 to October 1998,

Manager, Menethodathil Crepe Mills, Ranny P.O. Kerala State, India.

- Worked in the family business of processing natural rubber and 65 acres of rubber plantations spread over 3 locations.
- Was responsible for overseeing the day to day operations and a staff of about 25 employees and replanting almost 25 acres of the plantation after the trees had been slaughtered.

COMPUTER PROFICIENCY

- Operating System : MS Windows
- Spreadsheet : MS – Excel
- Word Processor : MS – Word
- Microsoft Power-point
- Internet

- Presently working on an Oracle based ERP package called Orion.
- Worked on an Audit software called Audit System/2 based on a Windows platform and used worldwide by Deloitte Touche Tohmatsu International

PERSONAL DETAILS

Nationality : **Indian**

Marital Status : **Married with one child**

Languages known : **English, Malayalam, Tamil and basic Hindi**

