



Resume

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Professional summary:

- Proficient in internal auditing across operational, departmental, and compliance areas, with extensive experience in financial institutions and retail. Also possesses decent expertise in financial accounting, bookkeeping, and Microsoft Office applications.

Work Experience:

➤ **Senior Audit Executive at LM Exchange LLC - United Arab Emirates from Aug-2023 to Nov-2024**

- Plan and execute internal audits as per internal audit plan to assess the effectiveness of organizational controls, risk management practices, and compliance with policies and regulations.
- Review of transactions, and reports to ensure accuracy, completeness, and compliance with policies and regulations.
- Evaluate operational processes and procedures to identify inefficiencies, weaknesses, and opportunities for improvements.
- Prepare detailed audit reports documenting findings, observations, and recommendations. Communicate audit results to management and stakeholders and collaborate on corrective action plans.
- Monitor the implementation of corrective actions resulting from audit findings to ensure compliance with recommendations.
- Performing detailed analysis on customer master data for individual and corporate customers with reference to Central Bank UAE and Anti-money laundering guidelines.
- Overseeing branch auditors and ensuring that all branch audits are carried out in accordance with the internal audit plan.

➤ **Audit Executive at Sharaf Exchange LLC - United Arab Emirates from Aug-2019 to Jul-2023:**

- Performing the checklist-based branch audits and surprise physical cash verification as per the approved annual audit plan.
- Assess internal controls to detect and prevent potential risks.
- Conduct proper verification and review of records and evidence.
- Collection of audit evidence and records for future reference.
- Send the draft audit report, reviewing the action plans and releasing the final audit report.
- Performing detailed analysis on customer master data base for individual and corporate customers with reference to Central Bank UAE and Anti-money laundering guidelines.
- Performing various data analytics on remittances, products, forex and WPS transactions.
- Preparation of quarterly/monthly branch audit summary report.
- Assisting the seniors in the functional audit assignments, audit committee meeting and any other special assignments required by the management.

➤ **Internal Auditor @ Landmark Jordan PSC- Jordan from Mar-2014 to Aug-2018:**

✓ **Audit Profile:**

- Performing retail store audit and evaluating the store operations.
- Performs surprise physical cash verification in the stores.
- Release the audit report to all the branches with rating and observations.
- Coordination with loss and prevention team and implementation of GSOP.
- Conduct stock count and implement measures to minimize shrinkage in the branches.
- Perform and circulation of audited DSR to the stake holders.
- Handles investigation and detection of fraud.
- Coordinating with statutory and internal auditors during audit.

✓ **Accounting Profile:**

- Accounts payable/receivables.
- General ledger accounting.
- Reconciliations of cash, credit cards, GIT, Stocks, Sales, COGS, Bank, Gift Vouchers, Loyalty Points etc.,
- Performing monthly and year end MIS closure activities.
- Preparation of Key reports and other financial information as required by management.

➤ **Accounts Assistant @ Expo Freight LTD, India. From Jun-2012 to Feb-2014:**

- Managed international receivables and payables accounts.
- Reconciliation of agent's statement of accounts.
- Initiate and complete the international payment / receipts on timely basis.

Summary of Skills:

- Operational Audit, Data Management, Data Analytics, Department Audit, Financial Auditing, Compliance Monitoring, Internal controls, Investigations, Book Keeping, Reconciliations, Due diligences, Anti Money Laundering, KYC Verification, Accounts payable, Accounts receivables, Spot Cash verification, Stock Management.

Applications:

- Casmex, Oracle ERP, E-trans ERP, MS Excel, MS Word, MS PowerPoint, Outlook-365.

Education:

COURSE	YEAR OF PASSING	NAME OF THE INSTITUTION	CLASS OBTAINED
M.B.A.,	2012	St. Joseph's Institute of Management, India.	First Class
B.Com.,	2010	St. Joseph's College, India.	First Class

Other Certifications:

- AML-KYC and Customer Due Diligence, Fraud Investigation and Internal audit overview.
- Advanced anti money laundering and Counter terrorism financing.
- Diploma in Computer Applications, Financial Analysis Using Excel.

Personal Data:

- Nationality: Indian
- Languages known: Tamil (Fluent) & English (Fluent).
- Marital status – Married.
- Notice period – One month.