

Prince Divakaran Thamarassery

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PROFILE SUMMARY

Compliance Executive with extensive experience in AML/CFT, Sanctions, and Fraud risk management within the financial services industry. Skilled in Transaction Monitoring, KYC reviews, CDD, and EDD for high-risk customers, transactions, and jurisdictions. Experienced in implementing and monitoring AML/CFT policies, identifying and reporting suspicious transactions, and ensuring compliance with regulatory requirements. Strong investigative, analytical, interpretation, communication, and decision-making skills with a proven ability to maintain effective compliance controls and audits.

SKILLS

Skills:

- Transaction Monitoring and Alerts Management

- Know Your Customer (KYC), Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD)
- STR/SAR reporting
- Regulatory Compliance and Reporting
- Sanctions Screening and Fraud Monitoring
- Written and Verbal Communication Skills
- Decision Making, Interpretation and Analytical Mindset
- Attention to detail
- Multi-tasking and Time management skills
- Collaboration and Flexibility
- Organisational skills

Tools:

- Microsoft Office Suite (Excel, Word, PowerPoint, Outlook)

- Microsoft PowerBi
- Tableau
- IMTF
- Worldcheck

WORK EXPERIENCE

Lulu International Exchange

A'ali - Bahrian

Compliance Executive

Nov 2023 - Present

- Ensured Compliance with CBB Rulebook and AML/CFT policies, monitoring, identifying and reporting suspicious transactions related to ML/TF, sanctions, and fraud to the Compliance Team.
- Conducted CDD and EDD for high-risk customers, high-value transactions, and high-risk jurisdictions, ensuring accurate customer data maintenance in the system and proper documentation review and control.
- Strengthened the first line of defence by training branch staff, responding to compliance enquiries, and supporting internal and external audits.
- Assisted in system testing and managed data updates in IMTF, ensuring compliance with regulatory requirements.
- Prepared daily, weekly, and monthly transaction reports to identify risks and compliance issues

Lulu International Exchange

A'ali - Bahrian

Frontline Associate

Oct 2023 - Nov 2023

- Conducted cash reconciliations, managed customer transactions, and resolved discrepancies efficiently.
- Supported compliance operations through customer onboarding and adherence to KYC/AML standards.
- Delivered exceptional customer service while ensuring compliance with regulatory requirements.

Lulu International Exchange

A'ali - Bahrian

Accounts Associate

Jul 2023 - Sep 2023

- Maintained and updated the general ledger to ensure accurate and timely financial reporting.
- Prepared and recorded journal entries for various financial transactions, supporting overall financial accuracy.
- Reconciled bank accounts to verify records, resolve discrepancies, and ensure accuracy.
- Assisted in preparing financial reports and summaries for management review and decision-making.

- Prepared and presented financial reports and forecasts to management, assisting in strategic planning and resource allocation.
- Managed a portfolio of accounts, ensuring timely invoicing, payment processing.
- Assisted in the sales process by providing financial information and advice to clients, helping to close deals and achieve revenue targets.

Anupama Agencies**Kerala-India***Assistant Accountant**Apr 2017 - Dec 2021*

- Maintained precise bookkeeping, reconciling financial records in compliance with accounting standards.
- Assisted in inventory management, performing regular audits to ensure accurate stock records and reporting discrepancies.
- Handled daily bank transactions, including reconciliations and monitoring cash flows.

LEADERSHIP EXPERIENCE

Lulu International Exchange*Compliance Executive*

- Conducted periodic branch visits alongside the MLRO, reviewing branch transactions, identifying gaps in AML/CFT controls and policy adherence, and providing actionable insights from transaction monitoring for risk mitigation.
- Trained and mentored new compliance staff, introducing alert management systems, transaction monitoring procedures, and best practices, while monitoring work quality and reporting to the MLRO.

EDUCATION

University of Calicut**Kerala-India***Bachelor of Commerce (b.com)**Graduation Date: Apr 2019***GTEC Computer Education****Kerala-India***Diploma in Indian & Foreign Accounting (DIFA)**Graduation Date: Apr 2017***COMPLIANCE TRAINING & WORKSHOP**

Bahrain Institute of Banking and Finance**Bahrain***Advanced Anti-Money Laundering (1 day programme)**Graduation Date: Oct 2025***Bahrain Institute of Banking and Finance****Bahrain***Anti-Money Laundering Awareness Programme (3 days programme)**Graduation Date: Jun 2024***LANGUAGES**

- English
- Malayalam
- Hindi
- Tamil

AVAILABILITY & MOBILITY

- **Willing to Relocate:** Yes
- **Notice Period:** 20 - 30 Days