

## OBJECTIVE

Meticulous banker with around 5 years of experience in sales, head cashier, operations, consistent application of local and global KYC/AML policies and procedures. Aimed to assuring customer due diligence, contact point verification, doorstep banking services with relevant sales and compliance regulations and guidelines.

Supporting Team on various compliance tasks relating to customer acceptance policy, customer identification policy, risk rating, CDD, EDD and any other delegated areas of KYC/AML and OFAC programs.



**WAHEED NIAZ**

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Al Nahda Sharjah, UAE.

## EXPERIENCE

### Emirates national copper factory I.L.c

#### Clerk

Financial record updated preparing report and bank statements participate in month closing activities.

Maintaining a database that record are complete and update in erp. record the invoice of petty cash

Process bills checks and other documents. monitor financial transactions

Keep accurate records for all daily transactions. record accounts payable and accounts receivable.

### Bank Alfalah

-02Jul-28-2013-Sep2017-

#### Head Teller -Customer Service Officer

Processed daily client transactions including deposits, withdrawal, money transfers, demand draft, NEFT/RTGS, loan payments and cross selling cheques.

Conducting each client transaction efficiently, accurately and effectively.

Helping client access their safe deposit boxes, cash boxes and items in the locker as necessary.

Monitoring of all Cash and non cash transactions including suspicious transaction.

Collecting large cash transaction letter from the customer those who are doing transactions beyond ten lakhs.

Responsible for managing all the retail branch activities including Anti Money Laundering, Know your Customer, Compliance, Cash Operations, Fixed Asset Management, MIS reporting, Investment and all banking products sales and services.

Supervised teller on all aspects of enhanced due diligence.

## SKILLS

Teller Operations

Banking products and TPP sales

IDD/CDD/EDD/SDD for Customers

Transaction monitoring and Suspicious Monitoring

Analysing documentation in CRM

## LANGUAGES

English

Urdu

Hindi

Conducting CDD, EDD and Transaction Monitoring reviews of existing and potential new high risk customers which is escalated by the bank through Electronic Customer Acquisition Due Diligence (eCADD) platform and existing paper process.

Conducting internal fraud investigation of correspondent banking customers account statements, cash, cheque, ATM and wire transfer by reviewing client transaction flow of payments for suspicious activities.

Achieving basic Teller sales productivity targets as per drive done in our cluster as on weekly basis.

## **Habib Metropolitan Bank (subsidiary of ag zurich)**

*-28Jan-10-2018-May2019-*

### **Operations Banking Officer**

Participating in selling and cross selling of banking products by providing superior customer service.

Performing account maintenance activities, including change of address, account ownership, account type and others.

Provide a customer service focused environment in the financial center by encouraging teamwork. Effectively manage the branch in the absence of Branch Manager.

Supporting branch in development of consumer and small business loans. Taking process and close the loan applications through credit administration team.

Perform periodic AML/KYC reviews on risk based schedule.

The ability to EDD screen for sanctioning, transaction monitoring, PEP across a variety of systems.

Ensuring CDD is properly performed by the other team members and EDD is applied in cases where warranted to mitigate AML/TF.

Worked directly with the branch Manager to facilitate effective operations and audit for the bank.

Grow revenue through improved procedures, customer satisfaction initiatives and cost control.

Working on SPDD, AML cell report, AML questionnaire, AML sanction risk in banks, fund and other customers.

Performing additional tasks and projects like CDD/EDD as assigned by improving the effective administration of the AML/KYC policies.

## **8 Months internship with Sarhad Engineering Electric Company**

as a admin and store keeper

From -05jan2012- to -30aug2012-

## COMPUTER & TECHNICAL KNOWLEDGE

Operating Systems:	<b>Windows &amp; Mac</b>
Software Skills :	<b>MS Office, Excel &amp; Power Point</b>
Accounting Packages:	<b>Tally 7.2 &amp; 9.0, Wings, Focus, Peach Tree, ERP</b>

## EDUCATION QUALIFICATIONS

**B.Com, Bachelor of Commerce**  
from University of Peshawar during 2011.

**DBA, Diploma in Business Administration**  
from BISE Peshawar during 2008.

**SSC, Secondary School Certificate**  
from BISE Peshawar during 2006.