

BUSHRA NAJAM

ASSISTANT MANAGER | ANTI-MONEY LAUNDERING

CONTACT



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SKILLS

- Strong analytical and critical thinking abilities
- Excellent attention to detail.
- Ability to work independently and as part of a team.
- Deep understanding of regulatory requirements and AML/CFT guidelines.
- Experience working with AML software and tools.
- Strong communication and interpersonal skills.
- Policies & Procedures
- Investigative Research

EDUCATION

Institute of Bankers Pakistan
IBP Stage 2

Jan 2022- Jan 2023

IQRA University - North Campus
Certified Islamic Banking Professional

Jan 2022 - May 2022

IQRA University - Main Campus
Master's of Business Administration

Finance & Marketing - M.Phil. Equivalent
Sep 2019 - Sep 2022

IQRA University - Main Campus
Bachelor's of Business Administration

Finance & International Business
Nov 2015 - Sep 2019

CERTIFICATES

- Awareness Session on AML / CFT
- Parvaaz - Women Development Program- Soneri Bank Limited
- Mastering Microsoft Excel
- Time Management Skills

PROFILE

I have cultivated a meaningful career in the banking sector since December 2019. My experience has given me valuable insights into Anti-Money Laundering (AML) practices. I have honed my skills in monitoring and analyzing transaction risk-based reviews to ensure compliance with regulatory requirements. I am adept at conducting in-depth investigations, identifying suspicious transactions, and drafting accurate reports. I have a proven track record of improving compliance processes and procedures, as well as streamlining operations. With my strong analytical and communication skills, I can effectively communicate complex information to stakeholders at all levels of an organization. I have been actively involved in updating training materials and presentations for management, as well as addressing queries.

WORK EXPERIENCE

Assistant Manager - AML

May 2023 - Present

Soneri Bank Limited - Head Office - Karachi

- The role entails conducting risk-based reviews on transactions, monitoring cases, analyzing trends, and mitigating Money Laundering/Terrorist Financing (ML/TF) risks with a clear and concise narrative.
- I corresponded directly with FMU representatives regarding collecting and providing data through the bank's database.
- I prepare thorough reviews of customers with alleged money laundering suspicions and researched their money trails, including the origin of funds, by AML/CFT guidelines.
- Responsible for updating the training material and CCM presentations.
- Effectively managing the entire onboarding process for NGOs/NPOs. This included overseeing the screening of board members till the issuance of NOC by senior management.
- I work closely with internal teams to investigate and report suspicious activity to the relevant authorities.

AML Analyst - Compliance Department

Nov 2021 - May 2023

Soneri Bank Limited - Head Office - Karachi

- Monitor and analyze transaction risk-based reviews to ensure compliance with regulatory requirements.
- Conduct in-depth investigations to identify suspicious transactions and report findings to management.
- Prepare accurate reports detailing findings from investigations and make recommendations for corrective action.
- Stay up-to-date with changes in AML laws and regulations and ensure compliance with regulatory requirements -
- Work with other departments to improve compliance processes and procedures

General Banking Officer

Nov 2019 - Nov 2021

Faysal Bank Limited - Branch Operations - Karachi

- Responsible for the processing of financial transactions over the branch counter, ensuring delivery of quality services to customers, and managing activities related to remittances, clearing & collections as per standard operating procedures and prudential regulations.
- Cash sorting, ATM cash replenishment, processing of Western Union / Faysal Rapid Cash Transactions on the system, and its record-keeping.