



Erum Muhammad Hanif

Manager- Transaction Monitoring (Compliance & AML)

PERSONAL DETAILS

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DOB: 13 July 1988
Nationality: Pakistani
Marital Status: Single

AREAS OF EXPERTISE

Transaction Monitoring- AML
Trade Compliance- TBML
General Banking Operations
Leadership Skills
Staff Training
Customer Satisfaction
Time Management
Administration
Decision Making

PERSONAL SUMMARY

An enthusiastic who has earned the reputation of being sincere, dedicated to strive and achieve excellence symbiotic relationship with the Organization I work for. I value honesty & Hard Work coupled with determination to emerge triumphant in the tasks entrusted to me and I believe that this would guarantee my success at all the times. These morals continue to be pillar of my success and I will carry these into the organization that employs me and use it to generate goodwill.

WORK EXPERIENCE

Habib Bank limited – Pakistan

Manager -Global Compliance Department

Mar.2022 – Present

Responsibilities:

- To supervise Team of Alert Management analyst and assist them in alert handling, provide day to day supervision on team activities and operational hurdles.
- Distribute assignments within team and ensure team productivities, monitored and evaluated properly. Provide support and guidance to the team, in alerts closure/managed, particularly High-Risk customer, transaction activities and jurisdiction/geography on timely basis.
- Escalate unusual conduct of accounts and reported STR/SAR as per defined TAT and guideline given by SBP(FMU).
- Perform an active role, implement a successful project for ongoing monitoring AML perspective of “Early Settlement and Partial Payments of Personal and Car Loan” and also attend walk through session regarding automation of New System (BOT).
- Expertise in Risk Assessments as per AML policy and transaction monitoring with focus on post facto monitoring to mitigate risk of Money Laundering/CFT.
- Performing Enhance Due diligence of customer as per transaction conducted within a customer account.
- Perform screening of customer and discounting of hits on world check while needed.
- Compilation and management of quarterly Compliance performance report of the AML Department for onward submission to Unit Head.

PERSONAL SKILLS

Planning & decision making

Communication & team working skills

Leadership Ability

Pro – Active & Assertive

Attention to detail

Problem solver

Adaptive

Flexible & Approachable

Punctual & Reliable

Ability to prioritise tasks

Discreet & Trustworthy

Resourceful

Stress Management

EDUCATION & IT SKILLS

Bachelors in Commerce

Certified Accounting Technician (ACCA)

MS Office

Languages Known

English, Urdu, Memoni

BANK ALFALAH LIMITED

Assistance Manager - Compliance & Control Division June. 2019 – Feb. 2022

Responsibilities:

- Providing advisory and approvals on trade transactions and checking of EDD Questionnaire & KYC Related in High-Risk Countries.
- Ensure Transaction of High-Risk Countries as per regulatory policies and Procedure.
- World Checking Screening and Discounting of Hits.
- Reviewing of Trade Documents and Red Flags as per TBML.
- Giving Approvals of E- Form & Advance Payments after reviewing of Documents.
- Giving Approval of I – Form after reviewing of Documents and Advance Payments.
- Manage Correspondence and MIS of Customer Overdue Letter from other Banks.
- Escalate unusual trade transactions of accounts and reported STR/SAR as per defined TAT and guideline given by SBP(FMU).
- Providing Advisory and Approval on Trade Transaction
- World Checking Screening and Discounting of Hits
- Ensure and Comply with TBML Red Flags
- Play an active role in policy making for TBML Desk.
- Identify dual use of goods.

Habib Metro Bank (Subsidiary of Habib Bank AG Zurich)

Head Office Operations

Sept. 2013 – May 2019

Responsibilities:

- Making MIS report of deposits of North and South Zone and Individual Business Development Officer.
- Correspondence with Human Resource Department and Islamic Desk Officers in Conventional Branches
- Assist Sales Manager and National Sales Head.
- Proper maintains records of hired staff by Islamic Division for New Branches.
- Making Branches Daily Position, inflows and Outflows of all Islamic Branches.
- Working on to find out new target market under the Supervision of Sales Manager.
- Providing NTB'S Report vs Budgeted Target set by management.
- Feasibility Report of New locations to open New Branches.
- Prepare letter for Islamic Banking Window to open desk in Conventional Branches.
- Checking of Salary Invoice of Sales Staff.