

DANYAL

FINANCIAL CRIME COMPLIANCE ANALYST

ISLAMABAD, PAKISTAN | (92) 3353181128 | DANYALHAIDER10@OUTLOOK.COM | [HTTPS://WWW.LINKEDIN.COM/IN/DH58](https://www.linkedin.com/in/DH58)

Experienced professional specializing in Financial Crime and Compliance for globally recognized banks. Skilled in navigating and implementing international Anti-Money Laundering (AML) laws, including BSA, U.S. Patriot Act, FATF recommendations, and OFAC standards. Demonstrated expertise in AML investigations, transaction monitoring, and global regulatory compliance. Proficient in addressing Trade-Based Money Laundering (TBML) risks and guiding teams to uphold compliance standards in dynamic financial environments.

PROFESSIONAL EXPERIENCE

February 2024 - Present

Senior Financial Crime Analyst | HD Staffing Solutions | Islamabad, Pakistan

1. Ensured stringent compliance with major regulatory frameworks such as the BSA, U.S. Patriot Act, and FATF recommendations.
2. Conducted thorough ad hoc investigations and complex transaction analysis aligned with the company's risk methodology.
3. Proficiently identified and reported patterns indicative of money laundering, terrorist financing, and other illicit activities.
4. Managed AML/CTF alerts, filed Suspicious Transaction Reports (STRs), Suspicious Activity Reports (SARs) and monitored client activities to uphold internal and external compliance standards.
5. Built strong collaborative relationships with teammates and stakeholders while demonstrating keen judgment in decision-making processes.

January 2024 – February 2024

Senior Officer Trade – Compliance & Risk Management | United Bank Limited | Karachi, Pakistan

1. Implemented robust risk management strategies tailored to trade operations, focusing on mitigating trade-based money laundering risks.
2. Conducted thorough risk assessments and designed internal controls to ensure regulatory compliance and protect against financial crimes.
3. Collaborated cross-functionally to enhance processes and governance structures, maintaining the highest standards of compliance.
4. Monitored trade transactions, investigated suspicious activities, and ensured adherence to anti-money laundering regulations.
5. Reviewed documents per UCP-600, URC-522, ISBP-745, and FE Manual standards. Fostered strong relationships with stakeholders, regulators, and partners to promote a culture of compliance and risk awareness.
6. Provided training on compliance policies and procedures to staff and ensured accurate and timely submission of reports to regulatory authorities.

March 2022 – December 2023

Trade Based Money Laundering Analyst – Trade Compliance | Bank Al Habib Limited | Karachi, Pakistan

1. Led comprehensive analysis of trade and transport documents to ensure compliance with local and international banking laws, detecting discrepancies and suspicious activities.
2. Possessing expert knowledge of AML laws, including FATF guidelines, UNSC, EU, US, and regional sanction laws.
3. Coordination with shipping lines to authenticate transport documents and utilized CCS Portal to investigate and report suspicious shipments.
4. Providing weekly MIS Reports to senior management, ensuring adherence to TBML policies and framework while analyzing red flags, dual-use goods, vessel tracking, and price verification to identify potential TBML activities.
5. Reviewing Trade-KYC's and delivered training on identifying and reporting TBML activities to colleagues.

December 2021 – March 2022

Institute of Banker's Pakistan – Certified Trade Officer | Bank Al Habib Limited | Karachi, Pakistan

Completed the intensive 4-month IBP Certified Trade Officers Program, encompassing classroom and on-the-job training across multiple banking domains including General Banking, Retail, Trade Finance, Advances, Control Functions, Compliance & Risk Management. Acquired proficiency in Trade Compliance, Trade-Based Money Laundering, Export, Imports, Letters of Credit, Trade Operations, and analytical skills. Demonstrated advanced competency in Communication, Problem Solving, and Microsoft Office applications.

November 2019 – December 2021

KYC Analyst & Customer Onboarding | Bank Al Habib Limited | Karachi, Pakistan

1. Analyzed KYC and client documents to expedite new customer approvals and manage client updates, ensuring regulatory compliance.
2. Reviewed legal documents to assess client activities and risks, employing robust CDD protocols for thorough evaluation.
3. Implemented AML policies aligned with global standards, incorporating EDD techniques for comprehensive risk assessment.
4. Offered guidance on efficient onboarding processes, tailored to meet client needs and regulatory standards.
5. Maintained meticulous records to safeguard the bank's reputation and assets, utilizing proactive measures for compliance.
6. Collaborated with cross-functional teams to support regulatory reporting and address special activities.
7. Conducted specialized assessments to identify PEPs within client relationships, ensuring compliance with regulatory guidelines.

EDUCATION

May 2022

Certified Islamic Banking Professional | Iqra University, North Campus | Karachi, Pakistan

- **Majors:** Islamic Banking & Finance
- **GPA:** 3.48

September 2021

Masters of Business Administration | Iqra University, Main Campus | Karachi, Pakistan

- **Majors:** Finance
- **Minors:** Marketing
- **Relevant Course Work:** Research on "Determinants of Capital Structure"
- **GPA:** 3.42

September 2019

Bachelor of Business Administration | Iqra University, Main Campus | Karachi, Pakistan

- **Majors:** Finance
- **Relevant Course Work:** Financial Planning for "Cake Bakery Startup"
- **GPA:** 3.04

PROFESSIONAL CERTIFICATIONS

February 2024

Mitigating Trade Based Money Laundering | World Bank Group | Online

July 2021

Junior Associateship | Institute of Banker's Pakistan | Karachi, Pakistan

- **Stage 1:** Cleared in 1st Attempt
- **Stage 2:** Cleared in 1st Attempt
- **Stage 3:** In Progress

SKILLS & AWARDS

- | | | |
|--------------------------|--|---|
| ▪ Analytical Skills | ▪ Best Host for Quarterly Meetings | ▪ Global AML Laws & Regulations |
| ▪ Technical Writing | ▪ Best Video Editing Skills | ▪ Leadership in Financial Crime Prevention. |
| ▪ Critical Thinking | ▪ CPD Certified Personal Trainer & Dietitian | ▪ BSA (Bank Secrecy Act) and U.S. Patriot Act |
| ▪ AML Compliance | ▪ Investigation & Reporting (SARs, STRs) | |
| ▪ TBML Strategies | | |
| ▪ Transaction Monitoring | | |