

# Lahiru Navamal Bandara, MBA (UK)

Senior Analyst

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Location : United Arab Emirates

Notice Period : Immediately available

## Summary

MBA-qualified professional with 12+ years of experience in Financial Crime Compliance, Operations, and Customer Service. Expertise includes AML, KYC analysis, and regulatory compliance across the UK, MENA, and APAC regions. Recognized for successfully managing compliance frameworks, mitigating financial crime risks, and delivering excellence in regulatory reporting and stakeholder management.

## Experience

### Senior Analyst – Feb 2022 to Jun 2025

HealthRecon Connect, Sri Lanka.

- Performing regular AML risk assessments, and gap analyses across the revenue cycle to identify non-compliance with BSA/Patriot Act regulations and internal controls.
- Overseeing end-to-end KYC procedures, including CDD and EDD, with a focus on onboarding and ongoing monitoring of high-risk clients and entities.
- Ensuring the effectiveness of internal controls within the revenue cycle by monitoring adherence to regulatory and corporate compliance standards.
- Supporting remediation efforts for identified control weaknesses.
- Collaborating with cross-functional teams—including Legal, Risk, Compliance, and IT—to support enterprise-wide AML initiatives, regulatory reviews, and incident response protocols.

### AML Analyst – Nov 2016 to Jan 2022

Premium Support Pvt. Ltd, Sri Lanka.

- Leading compliance operations aligned with Central Bank of the UAE (CBUAE) and Dubai Financial Services Authority (DFSA) regulations to ensure full adherence to local AML/CFT frameworks.
- Conducting thorough reviews of individuals and corporate clients against UAE and international sanctions lists, terrorist financing lists, and Politically Exposed Persons (PEPs) databases using World-Check.
- Implementing robust client onboarding and verification procedures that comply with UAE AML/CFT laws and FATF guidelines, ensuring early detection and reporting of suspicious activities.
- Streamlining KYC workflows to improve data accuracy and support Enhanced Due Diligence (EDD) for high-risk and cross-border clients.
- Utilizing automated name screening and transaction monitoring platforms to identify potential matches, escalating confirmed alerts, and filing Suspicious Transaction Reports (STRs) with the UAE Financial Intelligence Unit (FIU) as required.

## Academic Qualifications

- MBA - 2024 (University of Bedfordshire, UK)

## Areas of Expertise

- Banking Compliance
- Compliance
- Risk Management
- Transaction Monitoring
- Name Screening
- Customer Services
- Call /Email handling
- Anti-Money Laundering (AML)
- KYC (Know Your Customer)
- CDD (Customer Due Diligence)
- Administration
- Quality Assurance
- World Check, RDC
- UCM, BMM, NORKOM, Lexis Nexis
- Oracle Watch List Screening (OWS)
- CAMP – Customer Activity Monitoring Program
- Suspicious Activity Report (SAR)
- Unusual Activity Report (UAR)
- Suspicious Transaction Report (STR)
- Request for Information (RFI)
- Risk Assessment
- Risk Based Approach
- Regulatory Compliance
- Accuracy and strong attention to detail
- High-Risk Client
- Fraud Detection
- Counter Terrorist Finance (CTF)
- Sanction Screening

**Senior AML Analyst – Dec 2013 to Oct 2016**  
**HSBC Holdings, Sri Lanka**

- Monitoring and analyzing suspicious transactions using CAMP, UCM, OWS, filing SARs with the UAE FIU as required.
- Documenting findings and ensured reporting in line with CBUAE, DFSA, and HSBC Global Standards.
- Working closely with global compliance teams to align with UAE and international AML laws.
- Leading high-risk AML investigations, ensuring accurate and timely resolution.
- Used RDC, World-Check for screening clients against sanctions, PEPs, and adverse media.
- Ensuring compliance with local AML and fraud prevention requirements.
- Implementing and enhancing transaction monitoring controls using HSBC internal systems to strengthen risk detection.

**Key Roles & Responsibilities**

- Conducting thorough investigations of relevant profiles in alignment with
- AML/CTF and Sanctions prevention protocols, identifying and reporting potential risks, while pinpointing areas of compliance vulnerability.
- Submission of SAR/STR/UAR (Suspicious Activity Report/Suspicious Transaction Report) in compliance with regulatory requirements.
- Reviewing and approving Customer Due Diligence (CDD), ensuring meticulous verification of electronic KYC Records and customer profile updates against Office of Foreign Assets Control (OFAC) lists and other external sources.
- Ensuring rigorous adherence to both legal standards and internal policies within the company.
- Investigating and addressing instances of non-compliance to maintain robust compliance framework.
- Generating and maintaining Management Information (MI) reports for comprehensive oversight.
- Optimizing operations by transitioning from weekly to daily reporting, enhancing process visibility and bolstering continuous compliance.
- Facilitating effective communication channels between various teams, collaborating across departments to address compliance issues.
- Actively participating in calibration sessions and ensuring seamless dissemination of updates.
- Collaborating with internal and external auditors, streamlining compliance operations and coordinating monitor reviews and commitments.
- Providing comprehensive training to team members and cross-training within the department to foster knowledge sharing.
- Demonstrating commitment to and achieving Service Level Agreements (SLA, TAT) in all operational aspects.

**Core Competencies**

- A reliable contact point for addressing process-related inquiries.
- Thorough understanding of AML regulatory authorities such as DFSA (Dubai Financial Services Authority), NCA (National Crime Agency), FATF (Financial Action Task Force), MAS (Monetary Authority of Singapore), Office of Foreign Assets Control (OFAC)
- Demonstrated expertise in conducting thorough financial crime investigations focused on UK, MENA (Middle East & North Africa) – Algeria, Bahrain, Egypt, Jordan, Kuwait, Lebanon, Oman, Qatar, Saudi Arabia, UAE and APAC Profiles.
- Capable of conducting training sessions and providing guidance to team members.
- Exemplary communication skills, both written and verbal.
- Proficient in utilizing Excel, MS Word with a comprehensive understanding of its functions.
- Ensuring quality, identified emerging risks/trends & escalated issues.
- Providing floor support for new trainees and communicated process/procedural updates to the team.
- Liaising with the onshore team, providing guidance/recommendations during the release of global standards procedures.
- Consistently met service level agreements (SLA's) while maintaining the required quality standards.
- Performing risk assessments on customers and ensuring regulatory compliance.
- Analyzing large datasets to detect unusual transaction patterns.
- Identifying fraudulent activities and implementing preventive measures.
- Working with regulators, law enforcement, and internal teams.
- Preparing and submitting reports to regulators and internal stakeholders.