

MUHAMMAD WAQAS AKHTAR

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Professional Summary:

Askari Bank Limited (Dec 2024 to Date)

Designation/Grade	Department	Grade
Assistant Manager Compliance Monitoring & Testing	CRMD	AMG

- Ensure implementation of Bank's SOPs/SBP directives in Branches through onsite/offsite Reviews.
- Top 100 Depositor exercise & provide guidelines to branch staff on KYC related issues.
- Perform management testing under internal control over financial reporting (ICRF) Program
- Ensure implementation of Bank's SOPs/SBP directives in management function units through onsite Reviews.
- Prepare reports & submitted to supervisor for review, management comments and rectifications.
- Meeting with branches/management functions regarding observations/anomalies noted during review.
- Ensure quality of compliance function as per approved compliance Plan.
- Assist manager compliance during compliance trainings.

Allied Bank Limited (Sep 2015 to Dec 2024)

Designation/Grade	Department	Grade
Associate Manager KYC Review & Rectifications	CAPU/CG	MG 10

KYC/CDD Review:

- KYC Review/Authorization (Periodic Review / TOP 100 Review / Turnover Breach / NTB Accounts / Dormant Account KYC & KYCs Pointed out by Audit)
- Review & Sent eligible Accounts for Centralize KYC Review.
- Review of high-risk Accounts.
- Follow up & maintain close liaison with Branches & regional coordinators regarding Top 100 & Periodic KYC.
- Ensure to take corrective measures regarding KYC complaints received from Complaint Management Division.
- Provide guidelines to branch staff on KYC related issues through emails & telephone.
- Conduct CDD review based on the actual turnovers in Customer Accounts and ensuring required rectification.
- During KYC review Identify Potential Business/Corporate Accounts that customer using in Individual Capacity.
- Identify Unusual/Out of pattern Transactions Perspective from AML/CFT & take Proper Justification from branches with valid documentary Evidence.
- Maintain turnaround time in relation to KYC processing.
- Scrutiny of all KYC related documents and Verify or Reject KYC based on accuracy of information through IMS/T24 as per laid down in Bank procedure / Check List.

Account Opening:

- Scrutiny, Completion of Documentation & elimination of irregularities in Account Opening Documentation (all categories i.e., Individual Personal, Business & Sole Proprietor Accounts).
- Entities including government Accounts, Partnership, Trust, NGO, NPO, Societies & Public & Private Limited Companies A/Cs.
- Knowledge of FATCA & CRS regulations. FATCA/CRS review (Individual/Entity) and reporting of US indicia.
- Rectification of irregularities from branches related to Customer Profile/ AOF/ FATCA & CRS (Individual/Entity) Pointed out in Risk Nucleus thorough Email/Calls.
- Provide advisory to relevant branches related to account opening irregularities.
- Maintain the proper record of customers account received for review and opinion.

Designation/Grade	Department	Grade
Project Officer Compliance (3 rd Party Contract)	CG	-

Sanction Screening:

- Conduct Sanction Screening against the list of various Proscribed Regimes Which includes but not limited to, OFAC, UNSC, EU, NACTA etc.
- Close Screening alerts generated on Daily Account Opening / on boarding Customer.
- Perform Sanction Screening and Provide Advisory to the relevant Branches.
- Assignments given by Higher Management.

Objectives:

To enhance my Leadership Skills, obtain a Position in a Dynamic, Challenging environment where I can use my technical, organizational and communication skills for both personal and professional growth.

Academics:

Education	Year	Institute/ Board	Division/ CGPA
M.COM	2012-2014	Islamia University Bahawalpur	3.16
B.COM	2009-2011	University of the Punjab, Lahore	1st
D.COM	2007-2009	Punjab Board of Technical Education Lahore	1st
MATRIC	2005-2007	BISE Bahawalpur	2nd

Personal Information:

Father Name	Muhammad Akhtar
Date of Birth	01-01-1990
CNIC	31102-2679349-3
Marital Status	Married
Domicile	Bahawalnagar (Punjab)
Nationality	Pakistani
Postal Address	AL, Noor Paint & Electric Store, Main Simly Dam Road Near Bashir Medical Institute Bara-kahu Islamabad.
Residential/Permanent Address	House # 71, Street 2, PTV Colony Near Simly Dam Road Barakahu Islamabad.

Personal/Professional Skills:

Time Management	Ability to Work in Pressure Environment
Ability to Analyze & Conclude Results	Compliance Assurance/Compliance Advisory
Problem Solving/Decision Making	Multi-tasking
Leadership	Teamwork

Software Skills:

Flexcube	OBI/SAS
Temenos 24	Image Management System (IMS)
Risk Nucleus (RN)	FCCM (Financial Crime Compliance Management)
Compliance-LINK	Microsoft Word/Excel