



ADNAN SADRUDDIN

UAE CONTACT +971504965963

VISIT VISA TILL 02-04-2022

K3-512 Karimabad Block # 3. Federal.B.Area Karachi – 75950, Pakistan

PAKISTAN PHONE +92 333 3151928

E-MAIL : adnan_hasni1@hotmail.com

PROFESSIONAL PROFILE

“To seek a challenging position in a professional and dynamic organization with an aim to contribute towards the objectives of the organization and simultaneously develop professional skills to apply them for the prosperity of the organization and myself.”

CORE COMPETENCIES`

International Trade and Foreign Currency -Well versed with ICC Uniform Customs and Practice for Documentary Credit 600, ISBP, URC 522, URR 725 and Foreign Exchange Manual of State bank of Pakistan

Multidisciplinary experience -Risk Management, Review of Internal Control Gaps

Internal Audit/Review - Identify risks, develop risk based checklist, review program to cover the key risk and execute review.

AML/Customer Due Diligence - Posses good knowledge of KYC/CDD measures, AML scenarios, suspicious transactions and customer account reviews.

Branch Operations -have good knowledge of entire branch operation

Technical Knowledge - Thorough understanding of Prudential Regulations on AML / CFT and Internal Controls.

PROFESSIONAL EXPERIENCE



VP-UNIT HEAD AML & REPORTING (LEADING TRANSACTION MONITORING - TBML - HIGH RISK TRANSACTION ADVISORY)

Feb 2020 - Present

- Ensuring redesigning compliance with acts/laws, regulatory requirements, policies and managing monitoring tools by implement enterprise wide compliance risk management programs for local and overseas branches along with organization wide training programs.
- As a member of Compliance working committee, responsible for advising CCO for necessary changes required for robust Transaction monitoring and sanction screening programs
- Redesigned complete Alert Generation and Management process in Pakistan and Overseas branches for TMU and TBML.
- Heading team of transaction monitoring, trade base Anti money laundering and High risk transaction advisory.
- Finalizing SAR's and supervising reporting team of SAR's
- Plan and supervise effective AML program for overseas branches in accordance with stringent local program and regular reporting to CCO and core compliance committee.
- Undertake smooth shift towards new technologies for AML/CFT for effective implementation of FATF standards by redesigning enhance monitoring and reporting system, automated proscribed reporting, trade based detections and solutions to unaddressed issues like Virtual Assets, real estate etc.
- Review and identify compliance risk at the time of new product development in their business processes and suggest measures to overcome shortcomings.
- Liaison with regulator and Audit team for resolution on their observations to device implementation plan. Overall quality check of system and operational functionality.
- Ensure compliance program functions in a legal and ethical manner by reviewing overall quality check of system and operational functionality for AML/CFT, sanction screening, TBML etc. and advising management to reduce system risk and financial crime.
- Implemented and redesigned latest version of FCCM for TMS for TBML.
- Member of working group for analysing entity level internal risk assessment with respect to national risk assessment.



RVP-UNIT HEAD COMPLIANCE (TBML - SANCTIONS - FCY TRANSACTION MONITORING)

May 2019 - Feb 2020

- Ensuring compliance culture by redesigning compliance with acts/laws, regulatory requirements, policies and managing monitoring tools; where undertook CRP of trade customers, restructuring of compliance unit, and organization wide training programs.
- Heading Team working on Foreign Remittances surveillance, Monitoring Trade transactions, trade sanctions, foreign bank questionnaires and communication.
- Liaison with SBP and Audit team for resolution on their observations to device implementation plan especially for TBML and FCY transactions.
- Overall quality check of system and operational functionality for sanctions, TBML and FCCM.
- Ensure compliance program functions in a legal and ethical manner by reviewing company policies procedure and existing systems and advising management to reduce system risk and financial crime.



ASSISTANT VICE PRESIDENT (AML-TBML & TRADE SANCTIONS)

July 2016 – May 2019

- Develop and review system functionalities for existing systematic solution on money laundering and provide insight, analysis and reporting with respect to issues or trends resulting from post transaction monitoring for all the products.
- Monitoring of trade transaction and other foreign payments with the purview of trade base Money laundering (TBML)
- Providing advisory role to PSU for trade base transactions with the purview of trade E-KYC and Red flags found in trade transactions.
- Periodic review of trade transaction on the basis of KYC and different scenarios.
- Develop and review of all the Negative lists pertaining to Department of the Treasury's, US Department of Commerce's Bureau of Industry and Security, US State Department's Directorate of Defence Trade Controls, Department of State Bureau of International Security and Non-proliferation, UN etc.
- Supervising Transaction Monitoring Team for alerts generated daily on bank wide transactions
- Liaison with SBP and Audit teams for resolution on their observations to device implementation plan.
- Supervising a mix of big team working for Name screening of regular accounts and COC transactions, NGO/NPO and PEP clearance, SRO's and UN Listings and Foreign Currency transaction Monitoring etc.
- Supervise review on pre and post transaction alerts and sanctions from AML perspective for trade related transaction with respect to different listings i-e OFAC, FATF, EU, UN HMT, US Department of state and US department of Commerce
- Ensure that appropriate systems, procedures and controls are in place in line with the existing policies and are operating efficiently for Trade.
- Supervising trade base transactions with the scope of sanctions, licensing requirements, dual use/military goods and adverse news etc.
- Implementing Accuity (System for Trade base Money laundering)
- Responsible for changings required in KYC resulting by Transaction monitoring after assessment of profiles.



ASSISTANT VICE PRESIDENT – AML-CDD DIVISION

Jan 2015 – July 2016

- Supervise the Monitoring of accounts, Transactions and inward Foreign and commercial remittance on HOTSCAN (Money Laundering)
- Supervising the working on swift enquiries from other correspondent banks, UBL branches and HRC.
- Supervising the EDD/CDD of the high risk customer's account and other as and when required.
- Supervising the Home remittance and inward transactions with the perspective of name screening and transaction monitoring
- Administering watch list check in terms of bank's own Negative List and other SDN like OFAC / EU / BOE List Monitoring with newly opened accounts as well as existing accounts
- Assessing the Software requirement specification for Centralized and branch operations, AML/CDD, Trade finance, HOTSCAN and Mantas
- Responding other Banks and Institutions queries regarding AML inquiries and co-ordinate with correspondent bank regarding AML Questionnaire, completion of questionnaire and submit to correspondent bank.



MANAGER – AML-TMU DIVISION

May 2013 – Jan 2015

- Handle the management and execution of second line monitoring and managing operations for Anti-Money Laundering/Counter-Terrorism Financing (AML/CTF)
- Ensure compliance with local & international regulatory framework
- To provide AML advisory support to the bank and assist in handling enquiries from the law enforcement/regulatory bodies

- To perform AML functions on an on-going basis through effective transaction monitoring / reporting of suspicious transactions and activities
- Perform reviews for the effectiveness of AML function of the bank along with AML risk assessment when required
- Provide oversight/advisory to the operational teams/business functions those are first line monitors and investigators of suspicious activity
- Manage the resolution of compliance related issues by means of interactive internal and external communications
- Helping senior management with identifying any AML/CTF or regulatory loopholes and coordinating projects to bridge those gaps
- Develop and participate in various compliance programs with core focus on training and development



MANAGER – CCAG FIELD DIVISION

Jul 2011 – May 2013

- Review entire operations of branches and centralized operations by conducting inspection.
- Implementation of SBP policies / procedures and internal controls to protect the branches from tangible and intangible loss, Handling of staff, financial and administrative issues as per HO policy.
- Rectification of Internal Audit issues / objections of the branches.
- Compliance reviews of Centralized Head office departments i.e. Trade Finance, Account opening, treasury and Foreign Currency accounts.
- Review & analyze policies and procedures of different departments.
- Implementation of policies / procedures of Regulatory authority in different departments of Head Office.
- Imparting training on Anti-Money Laundering / KYC to branches at UBL staff training center.
- Updating and recommending changes in the SOP for Trade, FCY, treasury, AML, KYC and branch operations



UNIT HEAD–TRADE FINANCE

Apr 2011 – Jul 2011

- Verifier of L/C's and payments
- Verifying documentation for opening of Letter of credit
- Checking all the compliance of foreign exchange regulations
- Checking validity of the imports with their prohibition or restriction and their procedural requirements
- Correspondences with the advising and negotiation banks for the settlement of their queries
- Scrutiny of documents
- Checking of the payments and their compliance in respect to foreign exchange regulations and UCP, URR, URC.
- checking and verifying the sight and Usanse payments
- Correspondence with the treasury and FI department for the settlement and availability of the foreign exchange
- Credit report correspondence and its maintenance.
- Verifying all the MT's regarding payments, lodgment and refusal or acceptance of documents.

M. DIGITAL PRIVATE LIMITED

FINANCE EXECUTIVE

Jul 2010 – Apr 2011

- Examination of financial and banking operational information.
- Review of accounts and internal control system.
- Review of economy, efficiency and effectiveness of General banking system.
- Review of safeguarding of Assets.
- Analyzing financial reports and data
- Assist in designing and implementing different Financial models
- Assist in preparation of income statements and Balance sheet.
- Implementation of financial policies and procedures.
- Identify variances between documentation/source and GL and.
- Research variances to identify cause(s) of variance
- Planning and budgeting current inventory and forecast demand.
- Utilization of Data banks of customers to analyze it with Key Performance



OFFICER–TRADE FINANCE

Apr 2003 – Jul 2010

IMPORTS DEPARTMENT

- Worked as Letter of Credit processor and Verifier and handled L/C's including revolving, stand-by, Red-clause, syndicated L/C's etc.
- Worked as correspondence officer for L/C's queries with foreign banks/negotiating banks.
- Verifying imported goods and their harmonized codes.
- Validate imports with their prohibition or restriction and their procedural requirements
- Worked proficiently on MT 700, MT 707, MT 740, MT 747, MT 760, MT 792, MT 795, MT 799, and MT 999.
- Credit report correspondence and its maintenance with CIB reporting and maintenance of record
- Issuance of Guarantees.
- Preparation of Basell statement and reporting to SBP

EXPORTS DEPARTMENT

- Checking and scrutiny of exports documents and worked as Verifier of payments and swift messages.
- Negotiation of exports bills of L/C and Contract and prepared limit and maintaining record of foreign bills purchase of customers.
- Executing approvals for the purchase of export bills under Single transaction memos.
- Executing payments of the purchased and collection bills under exports.
- Correspondence with the treasury department for the settlement and placement of foreign exchange.
- Preparing limit and maintaining record of foreign bills purchase of customers
- Realization and settlement of proceeds against exports documents

CAD IMPORTS

- CAD Incharge for opening of L/C's and for delivery of documents under Usance
- Limit preparation for opening of L/C and its amendments.
- Preparing limit and maintaining record of import bills, import L/C's and foreign bills purchase of customers
- Limit preparation and its checking for delivery of documents under Usance.
- CIB reporting and maintenance of record

FOREIGN CURRENCY DEPARTMENT

- Preparation of Treasury reporting of foreign currency
- Handling of inward remittances including Home remittances
- Preparation of foreign Demand Draft and Telegraphic Transfer
- Issuance of foreign currency Travelers Chaques.

GENERAL BANKING

- DD, PO issuance, payment and its cancellation
- Over all cash management supervisory review of all LCY and FCY returns through dedicated software of the bank.
- Overall administrative affairs of cheque processing including clearing, transfer, remittances, collections and looking after the discrepancies of AOF.
- Replenish and daily services of ATM.

EDUCATION AND PROFESSIONAL TRAININGS

<u>High School Education (1995 – 1998)</u>	<u>Professional Education/Certification (1999 – 2005)</u>	<u>Achievements</u>	<u>Professional Trainings</u>
<ul style="list-style-type: none"> ▪ Matriculate “ Pre-engineering” ▪ Intermediate “Pre-engineering” 	<ul style="list-style-type: none"> ▪ CAMS ▪ MBA ▪ M.A Economics ▪ B.Com (Bachelors in Commerce) 	<ul style="list-style-type: none"> ▪ cash reward in appreciation of clearing first stage of IBP Exams • 3rd position in Pakistan and 1st in Karachi, of Soneri Bank Limited MTO Program. 	<ul style="list-style-type: none"> ▪ International Trade ▪ Treasury and fund management ▪ General Banking ▪ Prudential Regulations ▪ Compliance Management ▪ Credit and Risk management ▪ Effective Marketing Skills

OTHER INFORMATION

<u>IT Proficiency</u>	<u>IT based Work Profile</u>	<u>Personal and Other Information</u>
<ul style="list-style-type: none"> ▪ Proficient in MS Office applications ▪ Knowledge of Accounting Software ▪ Knowledge of Oracle 10g CDB, KM, CBS SYMBOLS, MANTAS (AML), Hot Scan 7.0 and other portals (SAS) 	<ul style="list-style-type: none"> ▪ Implemented AML/CFT systems FCCM, Safe watch, Hotscan and Accuity. ▪ Migration and integration of Uni Bank to Symbols in United Bank Limited. ▪ OBIEE reports for different AML typologies like CTR structuring, Virtual Asset, Foreign remittances etc. ▪ Implemented dot net in Soneri Bank Limited and work on the updating and different stages of reporting in Dot net. ▪ Migration and integration of Pibas and I-Mall in Bank Islami Limited. ▪ Integration and updating reports in KM (Knowledge Manager) system in UBL 	<ul style="list-style-type: none"> ▪ Father's name : Mr Sadruddin ▪ Date of Birth : 23rd Sept 1980 ▪ Marital status : Married ▪ Nationality: Pakistani ▪ CNIC # 42101 – 1725671 – 5