



**SAIF UR REHMAN**

 06th March 1991  
 Male  
 +971-52-9392027  
 saifr946@gmail.com  
 United Arab Emirates, Dubai  
 Pakistani

## OBJECTIVE

Seeking a demanding & quality oriented position in an organization to gain work experience and knowledge in the practical field and to be an integral part of good environment that could make effective use of my potential and contribution towards achievement of organizational objectives and personal growth.

## SKILLS

MS OFFICE

COMMUNICATION

TIME MANAGEMENT

LEADERSHIP

PROBLEM SOLVER

DECISION MAKER

TEAM WORK

SELF-MOTIVATED

CRITICAL-THINKER



## EDUCATION

**UNIVERSITY OF KARACHI**

Bachelors in Actuarial Sciences & Risk Management

**2009 - 2012**



## WORK EXPERIENCE

**ASKARI BANK LTD. KARACHI**

Team Member

**JAN 2022 - JAN 2023**

### Primary job responsibilities includes:

- Review of AML Transaction Monitoring and Investigation.
- Review Alerts, High Velocity funds - Inward and Outward.
- AML and STR Reporting
- Conduct Sanction Screening review for on boarding and ongoing customers
- Quality Assurance for KYC on boarding and annual KYC review for high and medium risk customers.
- Quality Assurance and gap analysis for transaction monitoring of closed alerts and STR filing.
- Implementing controls and EDD checks to retained STR filed customers (Individuals/entities)
- Conduct Credit / Management audits as per target set for the team.
- Highlighting control weaknesses observed during audits.
- Prompt reporting of serious issues highlighted during audits.

### Audit Assignments:

- Credit Risk
- Compliance Department
- Operational Risk
- Thematic Review of KYC /CDD/EDD/Sanction Screening
- Corporate / Commercial Loan Portfolio
- Retail Loan Portfolio
- Small & Medium Enterprises Loan Portfolio

**JS BANK LTD, KARACHI**

Team Member

**DEC 2018 - JAN 2022**

### Primary job responsibilities includes:

- Conduct Credit / Management audits as per targets set for the Team.
- Conducting extensive and confidential investigations of suspected fraud allegations.
- Interviewing individuals who may have information on particular fraud allegations.
- Running background checks, employee investigations, and asset searches on suspected perpetrators.
- Analyzing documentation, such as victim testimonies and financial records to determine if fraud occurred.
- Ensuring Quality of Audit Work
- Carrying out special assignments.

## INTERESTS

- Reading Books
- Travelling
- Sports

### Audit Assignments:

- Credit Card Inquiry – Fraud Investigation
- Gold Loan Inquiry – Fraud Investigation
- Consumer Department – Fraud Investigation
- Branch Banking – Fraud Investigation
- ATM Reconciliation
- Credit Risk
- Compliance Department
- Internal Controls
- Operational Risk
- Thematic Review of KYC /CDD/EDD/Sanction Screening
- Corporate / Commercial Loan Portfolio
- Retail Loan Portfolio
- Small & Medium Enterprises Loan Portfolio
- Thematic Review of CAD –Operations

### MEEZAN BANK LTD, KARACHI

JAN 2017 - DEC 2018

Senior Officer I

#### Primary job responsibilities includes:

- Supervision of payment/cancellation of pay orders, DD's, T.T's & Funds Transfer, Cash deposit & withdrawal as per Bank's SOP & Central Bank guidelines.
- Bank Reconciliation
- Follow up on remittances, DD, T.T advices.
- Preparation of Local Bills collection, Outward Bills for collection, Inter Branch settlements.
- Responsible for SWIFT messages processing at branch end.
- Balancing of outstanding PO's, DD's, OBC's.
- Prepare and submission of foreign remittance return to Central bank.
- Reporting of compliance, including transactions monitoring & enhanced CDD.
- Reporting of CTR.
- Balancing of inward & outward clearing and settlement with central bank.
- Balancing and closing of cash as per Bank's SOP

### MEEZAN BANK LTD, KARACHI

MAY 2014 - JAN 2017

Senior Officer II

#### Primarily job responsibilities includes:

- Preparing Cash Management report as per SBP guidelines. ATM Operations and Reconciliation.
- Account opening & customer amendments.
- Preparation of clearing returns and returns memos.
- Daily reporting of clearing figurers to Treasury Back Office /Main branch for settlement as per SOP.
- Maintain record of cheques returned and follow up with customer for collection of the same and or further processing as per customers' request.
- Handle customer /other bank/branches queries regarding Clearing cheques.
- Processing of customer's ADC requests.



## LANGUGAES

English, Urdu



## REFERENCES

Reference will be provided on demand