



NAUMAN AHMAD YAR

Contacts:

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Objectives:

To meet the challenges of modern business scenario in a prominent capacity of growing influence. I want to succeed in a stimulating and challenging environment that will provide me with advancement opportunities. I want a highly rewarding career where I can use my skills and knowledge for organizational and personal growth.

Qualification:

Certificate/Degree Title	Year
• Master in Business Administration <i>(Insurance & Risk Management)</i>	2014
• Bachelor of Commerce	2010
• Intermediate in Commerce	2008
• Matriculation in Science	2005

Professional Experience:

11 March 2015 - 15 FEB 2020

Credit Officer/Verification Officer: HBL Microfinance Bank Ltd. Pakistan

- Support branch to meet business targets while ensuring that credit risk is maintained at prudent level as per policy and guidelines.
- Maintain MIS of all applications received.
- Work to improve loan underwriting practices at branch to minimize level of delinquency.
- Assure credit policy & procedural changes are implemented in branch.

- Ensure compliance with local, regulatory and legal requirements.
- Adheres to organizational policies and procedures.

17 FEB 2020 - 19 OCT 2023

Compliance Executive: HBL Microfinance Bank Ltd. Pakistan

- To assist in Updation of KYC/AML procedures in line with evolving statutory and regulatory requirements.
- Develop risk based criteria to select the branches/ units for on-site visits.
- Prepare planning documents of the branches assigned for the onsite review.
- Carry out visits of the branches as per the engagement to review KYC/AML regulations.
- Ensure testing of policy and procedures for “KYC” and “Anti Money Laundering”, CTR, Laws and regulations etc. and check wide implementation.
- On-site review of the account opening forms / customer’s transactions and other compliance activities by following risk based criteria.
- Ensure time management while traveling for onsite review of the branches.
- Review of transaction and accounts opening forms to identify out of pattern transactions and determine suspicious activities in the accounts which require reporting to FMU.
- Deliver capacity building trainings on KYC / AML to the branch staff while onsite review.

Professional Skills:

- Communication Skills.
- Project Management (Leadership, Decision Making).
- Ability to organize, co-ordinate, implement and control work related activities.
- Capable of adapting to new environmental quickly, proactive team worker.
- Proficient in Microsoft Office.