

# Muhammad Arbab Arshad Khan



## Contact

**Address:**

AL Murraqqabt AL Wasl Building  
near Hyatt Place, Dubai

**Phone:**

0585989976

**E-mail:**

karbab206@gmail.com

**Marital Status:**

Single

**Birth Date:**

12-Oct-1998

**Nationality:**

Pakistan

## Additional Skills

- MS Excel- VLOOKUP formula
- MS Word
- Compliance Understanding
- IEMS Query/ Go AML
- Regulatory Compliance
- Team Leadership

## Professional Summary

Experienced and driven Compliance Analyst with a proven track record of helping to lead companies by ensuring they are functioning in complete Compliance with all national and international rules and regulations. I possess excellent communication skills, allowing for the cultivation of positive and mutually beneficial business relationships, while keeping strong ethics at the forefront of my goals. I bring forth a superior knowledge of Compliance laws and regulations, as well as standard business law.

## Work Experience (4.1)

May 2023 - Present

**AL Ghurair International Exchange, Dubai**

Compliance Analysts

- Establish and maintain appropriate AML /CFT policies, procedures and controls.
- Screening daily Inward/Outward/Forex/High risk Country/High risk Nationality Alerts.
- Ensuring the CFT finance activities, Business profits, Charitable organizations, Illegal activities trafficking in weapons, Drugs and Kidnapping.
- Ensure day-to-day compliance of the business against internal AML/CFT policies and procedures.
- Act as the key contact point regarding all AML/CFT related matters/queries from the Central Bank and any other competent authorities.
- PEP Screening and making all the reports of the Political Expose Person.
- Submit suspicious Transactions Reports to the FID in a timely manner.
- Cooperate with and provide the FID with all information it requires fulfilling their obligations.
- Making daily/Monthly compliance reports and merging with the audit reports.
- Making Annual KYC with the correspondents BDO/Axis Bank/UBL/ etc.
- Develop and execute AML/CFT training programs considering all relevant risks of AML/FT and financing illicit organizations including the ways/means for addressing them.
- Making Master files of GPSSA/WPS and Amendments.
- Expert in IShield ISTR/CDD/CID/EDD along with the World Check (WC).

Nov 2021 - Jan 2023 (1.4 Years)

**AA Exchange Company (Pvt) Ltd, Pakistan**

Compliance Officer

- KYC and CDD of High Risk new to bank (NTB - HRA) and KYC review of existing accounts.
- Access and handling SWIFT Side viewer for providing information related to money laundering and financial intelligence to Regulators.
- Performing a High Risk Assessment, analysing current risks, and identifying potential risks that are affecting the company.
- To ensure the various prescribed AML Alerts.
- To review CDD/CFT/KYC/AML policy of the exchange periodically for updating instructions/guidelines issued from time to time.
- Arrange to retain all necessary supporting Documents for transactions, KYC, Monitoring, Suspicious transactions reporting and AML training.

Feb 2020- Sep 2021 (1.7 Years)

**Habib Bank Limited, Pakistan**

- Inpage
- Adobe Photoshop
- Web Graphics and Designing
- English typing 30 words per minutes.

#### Compliance Officer

- Ensuring their organizational and business processes comply with government regulations
- Reviewing the adequacy of Customer Due Diligence (CDD), Know Your Customer (KYC), Source of Funds (SOF), Client Information, Customer Identification (CID), Enhanced Due Diligence (EDD).
- To Review and investigate suspicious activity reports and submit reports as a Nominated Person, where needed.
- In conjunction with the AML Officer, ensure independent reviews are completed for higher risk transactions and client relationships at ( Onboarding and periodic review) in line with policy requirements. To escalate exceptional transactions or relationships to the CCO/ MLRO. Compliance issues/concerns within the organization are being appropriately evaluated, investigated and resolved.
- Implementation of Transaction Monitoring and Compliance typologies in payment system of HBL.

## Education

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Oct-2016 to Dec-2020

### Islamia University of Bahawalpur

BS English Literature & Language (4 Years)

- English Literature
- Linguistics - Phonetic Transcriptions/ Phonology
- English Compulsory
- Statistics
- Accounting

2014 to 2016

### Government Sadiq Egerton College Bahawalpur

Intermediate in Arts:

- English Literature and Linguistics
- Sociology
- Psychology
- History of Islam

2012 to 2014

### Moon System of Education Bahawalpur

Matriculation in Science

- Chemistry
- Physics
- Biology

## Languages

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English	— Proficient
Urdu	— Native
Hindi	— Advanced
Arabic	— Beginner

## References

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Will be furnished on demand.