



MUHAMMAD BILAL SAMI

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EMPLOYMENT OBJECTIVE

A highly experienced Compliance Individual specializing in AML/KYC and Transaction Monitoring, and Sanctions Screening within the banking sector. Proven expertise in conducting Customer Due Diligence (CDD), Ongoing Due Diligence (ODD), and Enhanced Due Diligence (EDD) for large corporations and institutions. Proficient in implementing and adhering to regulatory compliance rules and regulations, detecting and reporting suspicious transactions (STRs), identifying Politically Exposed Persons (PEPs), and conducting Transaction Monitoring to mitigate money laundering risks.

PROFESSIONAL EXPERIENCE



Dec 2023 to Till Date

Senior Officer - AML (Compliance Department)

- Investigate and assist Cases via **ECM / FCCM-Mantas** for potential money laundering risks in the Bank.
- Timely investigate/reporting of **STRs** to **FMU**-Financial Monitoring Unit via **GoAML**.
- Handling of **SBP/LEA** Letters/Emails and ensuring prompt response to Regulator.
- Review and assess **LEA** letters as per AML perspective and take decision if required.
- Maintaining proper record of data search (s) and ensuring all related files are in order.
- Identification, investigation & **FMU** reporting of potential suspicious activity in consultation with Manager / Unit Head AML.
- Ability to work on soft wares: **T-24** application, **GoAML**, **BPM** and **Insight**.
- Maintain records and files of transaction investigated along with branch Responses received.
- Searching or investigate customer profile through **World Check** and **Google Check**.
- On case-to-case basis conduct onsite investigation of transaction (s) under advice from Manager / Unit Head AML
- Substantial capability of providing support services and compliance guidance to the branch. And Follow-up on all AML related issues/ data or documents requirement.
- Additional task related to Compliance given by line Management.



Jan 2020 to Nov 2023

Senior Officer - AML (Compliance Department)

- Investigate and assist Cases via **ECM / FCCM-Mantas** for potential money laundering risks in the Bank.
- Screening customers via **EN. Safewatch** at the time of onboarding to safeguard the bank against proscribed entities/ individuals.
- Assist with money laundering related **Queries/Questionnaires** received from **Corresponding Banks**.
- Ensure proper investigations and validate transactions of **Western Union & Exchange Companies**.
- Prepare daily, weekly, monthly and quarterly reports to AML Compliance officer.
- Ensure timely, efficient reporting of suspicious transactions to STR Team for onward submission to **FMU**.
- Ensure efficient identification and monitoring suspicious activities and transactions.
- Ability to work on soft wares: **KYC-SysDoc Flow** application, **Symbols 8.5** version, **Siebel's** and **EdocMan**.
- Searching or investigate customer profile through **World Check** and **Google Check**.
- Substantial capability of providing support services and compliance guidance to the branch.



Aug 2016 to Dec 2019

AML Analyst (Compliance Department)

- Investigate and assist Cases via **ECM / FCCM-Mantas** for potential money laundering risks in the Bank.
- Assist with money laundering related **Queries/Questionnaires** received from **Corresponding Banks**.
- Ensure timely, efficient reporting of suspicious transactions to STR Team for onward submission to **FMU**.
- Ensure efficient identification and monitoring suspicious activities and transactions.
- Ability to work on soft wares: **KYC-SysDoc Flow** application, **Symbols 8.5** version, **Siebel's** and **EdocMan**.
- Maintain records and files of transaction investigated along with branch Responses received.
- Substantial capability of providing support services and compliance guidance to the branch. And Follow-up on all AML related issues/ data or documents requirement.



April 2014 to July 2016

Risk Certifier (Compliance Department)

- Work on **RRA - Risk Re-Assessment Project** task given by **SBP**.
- Searching or investigate customer profile through **World Check** and **Google Check**.
- To advise branch regarding **Top 100 Depositors**.
- Making Periodic Review or Event Driven Review of Pre-Defined Neutral, Neutral, Increase Risk or PEP accounts.
- Drafted Customer Due Diligence/KYCs.
- Substantial capability of providing support services and compliance guidance to the branch.



Sep 2012 to Mar 2014

Relationship Officer (Branch Banking)

- Driving monthly growth of **deposit mobilization** with the help of proactive, cold calls, personal references (phone, e-mail, and mailings)
- Developed the market and buildup the customer relationship.
- Tracking sales activities, providing sales forecasts, and creating and analyzing metrics that drive results.
- Before processing properly reviewed account opening forms.
- Deal with customer as Credit Card, Personal Loan, and BTF & Auto Financing.



Aug 2011 to April 2012

Lead Generator (Consumer & Retail Banking)

- Driving monthly growth of **deposit mobilization** with the help of proactive, cold calls, personal references (phone, e-mail, and mailings)
- Tracking sales activities, providing sales forecasts, and creating and analyzing metrics that drive results.
- Before processing properly reviewed account opening forms.



Aug 2010 to March 2011

Business Executive (Consumer & Retail Banking)

- Driving monthly growth of **deposit mobilization** with the help of proactive, cold calls, personal references (phone, e-mail, and mailings)
- Tracking sales activities, providing sales forecasts, and creating and analyzing metrics that drive results.
- Before processing properly reviewed account opening forms.
- Deals with customer as Auto Financing (IJARAH).
- Deals with customer as Home Financing (MUSKAN).



May 2009 to July 2010

Assets Relationship Officer

- Coordinating with relevant departments and to meet the TAT assigned to the processing of the **Personal Loan** application.
- Deal with customer as Personal Loan.
- Prepared documentation for small business loan.
- Providing all information to the customer in favour of Bank.
- Developed the market and buildup the customer relationship.
- 100% collection on every month of all my payroll customers.

ACADEMIC/CERTIFICATION QUALIFICATION

- Bachelors in Commerce from University of Karachi
- Intermediate in Commerce from Board of Intermediate Education
- Matriculation - Board of Secondary Education
- Certification in AML-360 from THE INSITITUTE OF BANKERS PAKISTAN (IBP)
- Certification in Information Technology (CIT) from PAK COLLEGE
- Certification in AML/CFT and Trade Based Money Laundering(TBML) from DELLSONs.

SKILLS AND STRENGTHS

- Proficient in the use of Software's (ECM / FCCM - MANTAS, Symbols 8.5, Temenos T24, Seibel's, KYC, KM & EdocMan)
- Love travelling and exploring new places.
- Attending fashion shows and Gala events.
- Successfully fulfilled all assigned tasks.
- Moved in several different roles within unit to create synergy.
- Hardworking & the ability to adopt & learn new practices.
- Team player.
- In depth knowledge of banking operations.
- Good Communications skills & inter-personal skills.
- Excellent understanding of banking services.
- Excellent communication skills and sound writing skills in English & Urdu.
- Proficient in Microsoft Excel, Microsoft word and PowerPoint for presentations & MIS.

PERSONAL INFORMATION

- **Name** Bilal Sami
- **Father's Name** Muhammad Sami
- **DOB** 23th May 1990
- **Marital Status** Married
- **Nationality** Pakistani
- **Domicile** Karachi (Sindh)
- **PRC** Karachi (Sindh)
- **CNIC** 42101-0489171-3
- **Languages** Urdu & English

REFERENCES

- To be furnished upon requests.