








Muhammad Faisal Islam

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SUMMARY

- ✎ A competent professional with over 5 years of experience in Compliance, Operation, Customer service and Sales support
- ✎ Proficient in coming up with new ideas for process improvement and team management to enhance client delivery.
- ✎ Accomplished analytical thinker and problem solver with the ability to read and interpret complex compliance regulations to make them operational. Have the abilities and skills necessary to design and implement programs, policies and procedures that will ensure total compliance with best practices and current regulations.

Skills:

- Customer Relationship Management
- SLA Management
- Customer service
- Team Player
- Reconciliation
- Conflict Management
- Interpret data
- Problem solving
- Integrity
- Risk assessment
- Anti-Money Laundering
- Intellectually curious

System Skills:

- Excel
- PowerPoint
- CRM

Professional Certifications & Trainings:

- Diploma in Financial Accounting
- Certificate course in MS office
- Training in Customer service and Email Etiquette

Work Experience:

BFC Bank Ltd, United Kingdom

As Compliance Analyst (2014 till date)

- Conduct risk assessment and identify controls in place to mitigate risks.
- Investigate, manage, and escalate alerts/cases as a part of AML surveillance
- Adhere to AML laws, regulations, guidelines, written procedures and transaction monitoring.
- Analyze transaction activity of overseas correspondent banking transactions.
- Evaluate, implement and utilize electronic AML tools.
- Identify suspicious behavior associated with general client behavior, transactions and account activity in different settings.
- Research account holders including source of wealth, corporate ownership and products used.
- Analyze client data to determine Client Risk Profile as established under the KYC Procedures.
- Further investigation on clients for second-level review to determine the risk level.
- Draft detailed reviews of the investigations performed to determine action to be taken
- Report and escalate significant issues to management
- Maintain current understanding of money laundering and terrorist financing issues, including policies, procedures, regulations, industry best practice, criminal typologies and developing trends.

Personal Details:

- Date of Birth - 23rd Dec 1990
- Gender - Male
- Marital Status - Married
- Country of Residence - Bahrain
- Languages Known - English, Hindi, Urdu, Bengali, Basic – Arabic
- Driving license - Valid

Academics:

- Annamalai University (B.B.A.) - 2015
- New Indian School (H.S.C.)- 2008
- BSB (Secondary)- 2006

Work Experience:

Bahrain Financing Company, Bahrain

As Sales Consultant (2014 - 2017)

- Understand that the commission and revenue from all transactions are associated with the costs of running the branch operation and therefore its profitability.
- Conduct initial and periodic reviews according to internal policies and procedures in relation to high-risk accounts.
- Balance the cash at the end of the shift and prepare the necessary reports.
- Ensure the floats is counted by the Branch Manager and regular spot checks are carried out on their floats.
- Immediately inform the Branch Manager when a surplus or shortfall is identified in the till.
- Ensure adequate cash stock is always available and when a potential shortage is identified the branch manager is immediately advised. Stick to the advised limits for cash stock.
- Deliver the highest standard of Customer Service is always given and develop client relationships to a position of loyalty so that customer always recognizes you.
- Respond promptly and efficiently to customer's instructions, requests, and inquiries always regardless of whether it is your direct responsibility. All staff seeks to manage any queries to a successful conclusion.

- Provide Head of FCC with assurance that all controls required under AML, CTF and sanctions regulations are embedded within the processes of the bank to avoid any regulatory breach and/or establishing relationship with a blacklisted party
- Liaising, where necessary, with other areas of the bank like Onshore Business Partners, Relationship Managers, etc. in accordance with requirements of KYC and AML Procedures.
- Review of Higher Risk Clients and Special Category Client and assigning of AML risk status.
- Provided AML Compliance assistance for UK and MENA AML Global Banking and Markets, CTF and Sanctions.
- Work with Senior Managers and other departments to ensure ongoing compliance with AML Standards & regulatory requirements.
- Perform as a Subject Matter Expert in the AML and CTF procedures.

As C.S.E. (2017 till 2020)

- Managing incoming calls and inquires of the customers B2B & B2C
- Generating sales leads
- Identifying and assessing customer needs to achieve customer satisfaction
- Build sustainable relationships through open and interactive communication
- Manage customer complaints, provide appropriate solution within the SLA, constant follow ups to ensure resolution
- Process customer account and file documents
- Helping management with reconciliation projects
- Maintaining communication log
- Maintaining a positive, empathetic and professional attitude toward customers always.
- Responding promptly to customer inquiries.
- Communicating with customers through various channels.
- Acknowledging and resolving customer complaints.
- Knowing our products inside and out so that you can answer questions.
- Processing orders, forms, applications, and requests.
- Keeping records of customer interactions, transactions, comments and complaints.
- Communicating and coordinating with colleagues as necessary.
- Ensure customer satisfaction and provide professional customer support.

Reference: -

References can be arranged upon request