



Job Description

Syed Ali Hassan Jilani

Functional Title	AML/TBAML ANALYST	Grade	OG-I & II
Division	Compliance	Function	Monitoring /TBAML-South
Location	Karachi head Office	Job Type	Permanent
Reporting (Direct)	Compliance Manager	Reporting (Dotted)	

Position

Summary:

Manage task efficiently to mitigate Trade Sanctions TBML and DDUG risk & provide advice on highlighted business transactions pertaining to/from Sanctioned / High risk Countries (if any) in order to prevent sanctions breaches, regulatory and TBML violations. Assist TBML Manager for timely resolution of internal and external queries. Develop and implement continuous improvement strategies in existing AML/CFT/TBML processes.

Key Responsibilities:

- Key Responsibilities/Challenges as TBAML / AML ANALYST
- To ensure delivery of timely advices to CTO and business functions from Trade AML Advisory both quantitatively and qualitatively in lieu of Internal and Regulatory requirements.
- Manage task efficiently to mitigate Trade Sanctions TBML and DDUG risk.
- Support TBML Manager
- Provide advice on highlighted business transactions pertaining to/from Sanctioned / High risk Countries (if any) in order to prevent sanctions breaches, regulatory and TBML violations.
- To ensure timely preparation and reporting of STRs for further review by CAMLO before submission to FMU (Financial Monitoring Unit).
- Assist TBML Manager for timely resolution of internal and external queries.
- Assist TBML Manager in conducting different trend analysis and reporting the status to management as per prescribed timelines within the policy and procedures of the bank.
- Additional projects/ initiatives from time-to-time as directed by the TBML Manager, CAMLO and CCO.
- To develop and implement continuous improvement strategies in existing AML/CFT/TBML processes in conjunction with Line Management
- Regularly monitor various transactions/MIS reports; additionally, they will perform test checks as per the program checklists designed for various activities by the Compliance Officer such as “Checklist for SBP’s Prudential Regulations” and KYC compliance checklist”. They will accordingly submit a compliance report, primarily to address any lapses relating to above laws or regulations or any suspicious activity.





Job Description

- Obtaining additional information of the customer (occupation, volume of assets, address, sources of funds or sources of wealth of the customer); available through public database internet, etc.
- Responsible to ensure that monitoring and updation of frequency defined in high risk Customers.
- Responsible to reduce intervals for updating the identification data of Customers and beneficial owners.
- Ensure efficient identification and monitoring of suspicious activities and transactions of all branches under their jurisdiction.
- Proper review examination of money laundering alerts or transactions considered suspicious.
- Obtain documentary proof of suspicious transactions and ensure effective record keeping of suspicious transaction identified and reported to AML Incharge.
- Responsible for monitoring compliance with laws, rules, regulations, policies and procedures through monthly /quarterly check list designed on the basis of AML/CFT Regulations and SBP circulars of respective Branches.
- Ensure that all branches under jurisdiction should complete the updation of customer's record/profile as per defined frequency of KYC/CDD policy.
- Monitoring of TMS-MIS reports on Monthly /fortnightly basis (keep proper rerecord of AML reports MIS for audit trail of respective branches).
- Review KYC and ensure due diligence of all customer's accounts of respective region in the light of accounts maintenance periodic review report (Refer MIs report 8280).
- Updation of 5 million and above customer accounts of respective region (Refer MIS report 4080).
- Follow up any identified deficiencies in customer's record or identify potential weaknesses in processes and formulate proposals for necessary amendments in respective processes.
- Obtain documentary evidences /proofs for transactions where possible, e.g. purchase of property etc. and ensure proper record-keeping of data collected and analyzed.
- Documentary evidence may be sought to support transaction deemed suspicion and ensure effective record keeping of upheld suspicious transactions identified and reported to AML In charge.
- Obtaining additional information on the intended nature of the business relationship;
- Obtaining information on the reasons for intended or performed transactions;
- Any other measures which are effective and commensurate to the level of risks.
- Any other assignments assigned by Head compliance as & when required.





Job Description

Position Specification(s):

Minimum Qualification	M.com /MBA
Experience	<i>2-3 years of Experience General banking & TBML</i>
Competencies Required:	-----

Employee Name & Signature

Date

Line Manager Name & Signature

Date

Dept. / Div. Head (Sign & Stamp)

Date

