HIRA TAUQEER

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CAREER OBJECTIVE:

- To assertively and aggressively gain personal recognition, status, prestige, and worth by augmenting through professional development and inspire/execute success for self and the team, while respecting cultural, moral and religious ethics
- Willingness to serve, learn and explore new platforms in Compliance.
- Would like to gather work experience and simultaneously pursue high education.

PROFESSIONAL EXPERIENCE:

Date	**: 30th December 2015 – Present**
Company Name	**: Arab African International Bank, UAE**
Current Position in Company	**: Manager, Corporate Governance, Regulatory & Monitoring, UAE**
Department	**: Corporate Governance & Compliance, UAE**

Profile:

Responsibilities as a Manager, Corporate Governance, Regulatory & Monitoring:

- Report to Head of Corporate Governance & Compliance UAE region & Global Head of Corporate Governance Egypt to manage regulatory and control & monitoring (CMAT) across all branches in UAE.
- End to end responsible for & handling Corporate Governance & Compliance, managing Regulatory and organising framework for control and Monitoring; and handling external & internal audits in AAIB, UAE.
- Ensure ongoing circulation and implementation of the regulations across the bank.
- Ensure compliance and AML/CFT policies and procedures are up to date as per CBUAE guidelines.
- Ensure excellent Gap analysis over and fulfil the regulatory requirements throughout all UAE branches of AAIB as required by CBUAE.
- End to end - Liaising, coordinating, and responding to Central bank of UAE, regulators and UAE courts for any feedback, notices, and guidelines. (From Receiving the CBUAE regulations or UAE Court circulars / notices, instructing team on action, to respond, implementation). Coordinating with the internal stakeholders and ensuring implementation of requirements on an ongoing basis.
- MIS Log (publishing in monthly pack to Head Office / Board of directors) and advising teams on following of guidelines set by CB UAE, ensuring implementation.
- Attending Meetings & workshops at UAE Central Bank office and essential trainings related to AML/Compliance.
- End to end Fulfilment & upload of reports, surveys & data /information requested by Central Bank on quarterly / bi-annually or annual basis (e.g.: RBS, AML / CFT, CRS, FATCA, etc.)
- Monitoring and Controlling Transactions Monitoring & sanctions screening systems to ensure timely Closing and reporting of alerts, filing SAR / STR (Suspicious Activity / Transaction Report) to UAE Central Bank as and when required.
- Manage and monitor timely response of FIU requests via Email / IEMS / GOAML system.
- Maintain an updated compliance reporting calendar including reporting formats, periodicity, and due dates, and monitor compliance with the requirements, highlighting instances of non-compliance to Branch Management to enable timely rectifications.
- Review all new country specific products, services, documentation, and public customer communication before launch, to ensure compliance with regulatory and legal requirements.
- Develop and maintain procedures and systems to ensure that unusual and suspicious transactions are reported to Head of Corporate Governance & Compliance.
- Track and follow up for closure of in progress projects & issues, ensuring deadlines met.
- Ensuring strict adherence to Compliance AML, KYC and Sanctions policy and procedures by enforcing transaction and customer monitoring and control, Sanctions Screening, Client On-Boarding & Periodic Reviews (AO/KYC/FATCA/CRS/PEP) and regulatory investigations.
- Tracking and timely handling of the deliverables to the audit team (external / internal) and ensure that information is accurate.
- Ensuring closing of all Audit points within target time.
- Assisting the Head of Corporate Governance & Compliance in the approvals and upload of Written Procedures into the Knowledge Center. Identify and communicate process improvement opportunities to Business Unit Heads. Also reviewing and updating Policy and procedures on regular basis.
- Providing approval or advice and guidelines to Business, Customer service and Operations for day-to-day activities like Account opening for High-Risk individuals/Entities, screening, and red flag transactions.
- Conducting periodic Trainings / meetings for other Departments on regular basis over various Compliance topics (including for new hires & refreshers for existing staff) to ensure awareness of all regulatory guidelines.
- Providing concurrence / Advise for all third-party contracts and vendor contract management to meet compliance requirements.
- Developing Annual Compliance Plan and ensure implementation as per timelines.

- Develop Regulatory Compliance Matrix for Control and monitoring assurance testing (CMAT) for Compliance Department. Performing RCM validation and independent testing to assure compliance of all CBUAE regulations and AAIB policies & procedure. Report to board on quarterly basis and escalate issues, if any, to the Head of Corporate Governance & Compliance.
- Developed Financial Crime Risk Assessment framework and published to management (Regional level & group level). Reviewing and monitoring the efficacy of the same on annual basis.
- Ensure maintenance of strict Legal and Regulatory Compliance followed in Bank to mitigate the risk of Reputational, financial, or operational losses by developing and carrying out adequate controls.
- Perform any ad hoc activities assigned; to include investigations, special assignments and special projects assigned by the Head of Corporate Governance & Compliance.

Date : **February 2014 to 28th December 2015 (SCB Experience)**
Current Position in Company : **AML / Compliance Analyst - MENAP**
Company Name : **Standard Chartered Bank, UAE**

Profile:

Responsibilities as SME/Commercial & Retail Compliance analyst:

- Report directly to Regional Head of AML / CDD Operations.
- **AML CDD Program Implementation: -** Roll out of High-Risk Clients CDD Uplift Procedures as per Group approved plans; quality of implementation and deadline met for implementation considered as criteria for evaluation.
- **CDD Organization build out: -** Drive in country training agenda in area of AML CDD working and monitor the training completion % and assessment results – to be reported in group pack.
- **Risk and Compliance:** I Ensure adequate controls across AML CDD process (covering activities performed by CDD Ops and those performed by others) are in place, compliant with Group policy and procedures, regulatory and local Laws, by:
    - Through oversight and testing of AML CDD related CST/KRI etc and ensure that all material risks are identified, assessed, mitigated, monitored, and reported / escalated in accordance with the bank's risk management framework.
    - Ensure that error rates, over dues and other AML CDD metrics are within Group defined benchmarks.
    - Ensure effective management of Overdue Periodic and Trigger reviews ensuring Quality of reviews.
- **Process and MI:** Taking ownership for MI on AML /CDD process. (Excluding AML CDD MI which are owned and submitted by FCC Ops).
- **Financials -** Explore opportunities to enhance productivity and efficiencies through options like automation, process simplification etc.
- **Jobs Handled:**
    - AML & sanctions Alerts (Customer Match Results) – end to end
    - Transaction monitoring for Commercial and Retail clients, including Project for regulators.
    - Preparing and circulating MIS (Group / Country / Weekly) – for all Compliance Dept processes.
    - Control and monitoring quality Assessment reporting.
    - Any requirements from Country / Group / Region level for Data / Information on Ad hoc basis.
- **Targets:**
    - To have no audit failures or material audit findings in the AML & compliance area.
    - Ensure business restriction % (On-boarding, PRR & CST) is <3%.
    - Ensures that quality work performed during performance of PRR / DRR / CMR. There is 0% Tolerance.
    - PRR & DRR Dispensations are valid and authorised by the appropriate authority.
    - No regulatory breaches or sanctions/fines with respect to AML/CDD.
    - Error rates, overdue reviews and any other metrics that will be introduced in future are below acceptable thresholds.
    - Ensure appropriate overdue treatments are applied for PRR / DRR / TS / CMR / CBF.
    - To circulate weekly segment level MIS across all AML CDD Pillars (AOC, TS, CMR, DRR, PRR, Central Bank Feedback, Payment/Other bank rejects)
    - Dormant account reactivation is handled in line with the existing procedures.
    - To ensure all sanctions related matters are escalated appropriately.
    - Ensure that the accurate picture of end-to-end AML CDD status for Retail Clients is presented in forums.

Date : **August 2013 to January 2014**
Current Position in Company : **Technology & Operations Analyst**
Company Name : **Standard Chartered Bank, DIFC, UAE**

Profile:

Responsibilities in Group Technology and Operations – Africa Regional Office Management:

- Supporting the Regional CIO's (operations) and regional business heads with various report development tools.
- Application of various system tools including MS Access, MS Excel, MS PowerPoint, MS Outlook, Pivot Tables, V-Look Ups, charts, graph, Newsletters, Presentations.
- Developed and automated reporting.
- Improved efficiency and accuracy of daily/Weekly and monthly reporting for Wholesale Banking and Consumer banking Operations (especially FIFI) for over 14 countries.

- Assist the Regional CB Ops head for CDD MIS & Preparing Sales Controllable errors MIS for Africa Region - Performing FIFI reviews and CDD error report to prepare MIS for 10^{th}, 20^{th} and monthly basis for reporting to Business Unit Head for Africa. Highlighting the errors and issues on reports and supporting ground teams to solve basic hurdles.
- Assisting and highlighting key points to countries for adhering to CB CDD global/Local policy, procedures and standards, Group CDD policy, procedures and standards
- Highlighting Standard and enhanced customer due diligence (SDD, EDD) requirements for all personal and SME customers, or PEPs to countries and regional office.
- Worked with IT Dept. to implement Successful automated systems, performing testing and providing analysis reports.
- Created charts, graphs and PowerPoint presentations for CIO's Dashboard Packs Meetings for 14 countries.
- Preparing MIS for project Trackers, weekly updates, Service review meeting updates, monthly newsletters, Presentations for country calls, Ops system (CB & SME), finance matrix, technology matrix,
- Attending live demonstrations to fix country CB Ops daily issues.
- Preparing and reviewing the ops system reports on daily basis end to end, communicating with countries and reporting MIS, solving problems
- Providing reports on timely basis with full efficacy as requested by business unit heads and CIOs.
- Assisting Country CIOs in Hiring approvals on Regional and group level, updating SharePoint and consolidating report.

Date	**: November 2011 to July 2013**
Previous Position in Company	**: Liabilities Operations Assistant**
Company Name	**: Standard Chartered Bank, Downtown, UAE**

Profile:

Responsibilities in Production & Dispatch Unit:

- Maintaining and managing end to end process notes for dispatch and production dept.
- Maintaining cut off time and deadlines for deliverable.
- At all times being aware of operational risks and carefully managing duties within set scope by following Process Notes
- Prepare the Data as per Courier Format and send to designated Courier company.
- Prepare the Payroll control Sheet as per ASL and Maintain the payroll authorization letters.
- Check the credit card's Data which will be received from Accounts team and send to courier and vendor.
- CB- Ops Daily Dashboard Updating for Cards Dispatch and to be sent to Group.
- Reconciliation of Debit & Credit Cards & CL/CB
- Handling Complaints & managing E form requests through automated systems.
- Monitoring Call verification for international & 3^{rd} party deliveries
- Notification to business \ Sales for undelivered Debit cards, credit card & cheque book
- Managing Central Bank UAE Upload

Projects handled with SCB during 2011:

1. Director Data Base clearing Project AND Operating Mandate confirmation, under Liabilities CB Operations.
2. EPRA - Process notes Review & Gap Analysis.

Projects handled with SCB during 2014 - 2015:

1. ETB Migration (Existing to Bank system Migration) for SME clients – MENAP region (2014)
2. Transaction Monitoring Referrals for Commercial & Priority Clients for regulatory program.
3. Political Exposed Person – Remediation Exercise.

Professional Skills: -

- Excellent coordination, communication & presentation skills
- Time management and organization skills.
- Adaptive and ability to work under pressure independently.
- Excellent leadership and team management skills.
- Efficient multi-tasking skills, self-motivated, detail oriented, dedicated worker, quick learner, capable of handling projects / work independently.
- Excellent sound & neutral analytical power & judgment, proactive and problem-solving skills, Co-operative and constructive approach towards work and people.
- Trustworthy and dependable.
- Strong verbal and non-verbal interpersonal skills.
- Showed cooperation when working in a team to achieve common objectives.
- Good negotiation skills.
- Pursuance of excellence.
- Good emotional quotient.

Technical Skills

- Proficient in MS Office & Windows OS applications use.
- Internet and E-mailing
- Good at Handling IT Products.
- Good knowledge of documentation handling etc.

- Excellent at handling systems of organization.

EDUCATIONAL QUALIFCATION:

Doctorate of Business Administration (DBA)
Currently pursuing with Westcliff University, USA (Distant learning program)

Masters in business administration
Glyndwr University, UK

Bachelors Mass Communication
AIOU, Pakistan

IGCSE & A-Levels
The Westminster School Dubai (Cambridge Board)

CERTIFICATIONS:

Certificate of Anti Money laundering Specialist (CAMS)
From ACAMS, USA

From SCB Learning Academy
Operational Risk (Vertical Heights); Customer Charter; HIV Awareness; Bribery management, Anti-Money Laundering, PEP Assessment, CDD training sessions.

From EIBFS
Financial Crimes in banks
Corporate Governance
AML Audit
Effective Compliance Monitoring System

From Open Thinking Academy
Fraud Risk Management in Banking Sector Summit

PERSONAL PROFILE:

A seasoned corporate governance and compliance professional with extensive experience in regulatory oversight, risk monitoring and audit management with the finance sector ensuring compliance with Central Bank. Adept at managing regulatory requirements, internal and external audits, transaction monitoring, and liaising with financial regulators such as the Central Bank of the UAE (CBUAE). Proven ability to implement compliance frameworks, conduct risk assessments, and drive process improvements to ensure adherence to legal and regulatory standards.

Date of Birth: September 22,1989
Nationality: Pakistan
Marital Status: Single
Religion: Islam
Visa Status: Employment visa
Driving License: Valid UAE Driving License

Languages

- English, Urdu and Punjabi
- Arabic – read, write and understand, speaking moderately.

Interest & Hobbies:

- Technology
- Traveling
- Poetry

REFERENCE:

Can be provided on Request.