



# NAUMAN AHMAD YAR

## CONTACT



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Sangita restaurant building salam street, Abu Dhabi.

## LANGUAGE

- English
- Urdu

## EXPERTISE

- Communication Skills
- Project Management  
(Leadership, Decision Making)
- Capable of adapting to new environmental quickly, proactive team worker
- Proficient in Microsoft Office

## REFERENCE

Will be furnished on demand

## EXPERIENCE

### Credit Officer

**HLB Microfinance Bank Ltd. Pakistan**  
2015 - 2020

- Support branch to meet business targets while ensuring that credit risk is maintained at prudent level as per policy and guidelines.
- Maintain MIS of all applications received.
- Work to improve loan underwriting practices at branch to minimize level of delinquency.
- Assure credit policy & procedural changes are implemented in branch.
- Ensure compliance with local, regulatory and legal requirements.
- Adheres to organizational policies and procedures.

### Compliance Executive

**HLB Microfinance Bank Ltd. Pakistan**  
2020 - 2023

- To assist in Updation of KYC/AML procedures in line with evolving statutory and regulatory requirements.
- Develop risk based criteria to select the branches/ units for on-site visits.
- Carry out visits of the branches as per the engagement to review KYC/AML regulations.
- Ensure testing of policy and procedures for "KYC" and "Anti Money Laundering", CTR, Laws and regulations etc. and check wide implementation.
- On-site review of the account opening forms / customer's transactions and other compliance activities by following risk based criteria.
- Review of transaction and accounts opening forms to identify out of pattern transactions and determine suspicious activities in the accounts which require reporting to FMU.
- Deliver capacity building trainings on KYC / AML to the branch staff while onsite review.

## EDUCATION

### University of the Punjab, Pakistan

Bachelor in Commerce  
2008-2010

### University of the Punjab, Pakistan

Master of Business Administration  
(Insurance and Risk Management)  
2010-2014