



# WAQAS SATTAR

Professional Banker

## CONTACT

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## SKILLS

- Regulatory Compliance & AML/CFT
- Risk & Control Assessment (RCSA)
- Banking Operations & Cash Management
- Customer Relationship
- Effective Communication
- Critical Thinking

## LANGUAGES

- English (Fluent)
- Urdu/Hindi (Fluent)
- Arabic (Basics)

## EDUCATION

- 2015 - 2018** FUUAST UNIVERSITY - KARACHI.  
MBA (Finance & Marketing)
- 2013 - 2015**  
UNIVERSITY OF KARACHI  
Bachelor of Commerce (B.com)

## CERTIFICATIONS

- CERTIFIED PROFESSIONAL BANKER (NIBAF).
- CERTIFIED IN GLOBAL SANCTIONS COMPLIANCE (ITC).

## PERSONAL PROFILE

Dedicated banking professional with experience in operations, risk control, compliance, and AML/CFT functions. Skilled in monitoring financial transactions, ensuring regulatory compliance, and implementing anti-money laundering and counter-terrorist financing controls. Strong problem-solving and customer service abilities with a commitment to maintaining high standards of integrity and contributing to organizational success.

## WORK EXPERIENCE

### **Sr. Officer RCSA Validation-South (Risk & Compliance) 2022 - 2025** MCB Bank Limited-Pakistan

- As Senior Officer – RCSA Validation & Branch Compliance Oversight at MCB Bank Limited, I conducted on-site branch reviews to assess compliance with internal controls and regulatory requirements of the State Bank of Pakistan (SBP). I validated RCSA controls to ensure effective risk management and adherence to the Anti-Money Laundering Act, 2010, Anti-Terrorism Act, 1997, United Nations (Security Council) Act, 1948, and relevant SBP AML/CFT/CPF and Prudential Regulations. My responsibilities included reviewing KYC documentation, transactional activities, and ensuring compliance with UNSCRs and proscribed entities lists. I identified compliance gaps, issued detailed recommendations, and monitored the timely implementation of corrective actions in line with SBP standards—strengthening MCB Bank’s compliance culture and mitigating operational and regulatory risks.

### **CSO Branch Banking Operations 2020 - 2022**

#### Bank Alfalah Limited-Pakistan

- Handled account opening, KYC updates, and periodic customer turnover reviews with a strong emphasis on compliance with SBP regulations and AML/CFT (Anti-Money Laundering/Combating the Financing of Terrorism) frameworks. Ensured thorough due diligence and risk-based customer profiling in line with regulatory guidelines. Managed the issuance of cheque books, ATM cards, RTGS transactions, and GL balancing to maintain smooth branch operations. Delivered prompt and professional customer service, efficiently resolving queries while upholding service quality standards. Supported audits and compliance reviews through accurate documentation, timely reporting, and strict adherence to internal SOPs and regulatory requirements.

### **Officer AML/CFT-Compliance Group 2019- 2020**

#### Soneri Bank Limited-Pakistan

- As a Compliance Officer, coordinated with branches to ensure timely reporting and resolution of compliance observations and FCCM (Financial Crime Compliance Management) alerts. Reviewed KYC, CDD, and EDD documentation for new account openings, and conducted customer screening in accordance with UNSC and ATA regulations. Issued World-Check certifications prior to account activation to ensure compliance with international sanctions and watchlists. Monitored high-value transactions for unusual activity, managed instructions from Law Enforcement Agencies (LEAs) concerning proscribed individuals/entities, and ensured prompt and appropriate action by parent branches in line with regulatory expectations.

### **Bank Teller 2018 - 2019**

#### Dubai Islamic Bank-Pakistan

- Handled branch cash operations, remittances, and fund transfers with accurate GL reconciliation and compliance. Processed inward/outward RTGS, managed ATM/cheque issuance, and supported cross-selling while maintaining top customer relationships.