

Sara Abdullah

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SENIOR LEVEL BANKING PROFESSIONAL

25+ Years in the Banking industry - Branch & Priority Banking, Credit, Anti Money Laundering & CDD Operations

An accomplished analytical thinker and passionate problem solver, who has the ability to read and interpret complex regulations and then make accurate operational and strategic decisions. Has a track record of evaluating risks and issues within the organization. Takes appropriate action to improve operational risk. Proven skills and abilities to develop and implement strategic policies, procedures and programs that ensure compliance with existing regulations and best practices.

KEY SKILLS & EXPERTISE

- ✓ Implementing Group Policies and Procedures
- ✓ AML CDD - Managing Risks and Controls
- ✓ Identifying, Assessing & Mitigating AML CDD Risks
- ✓ Business Process Development & Governance
- ✓ Conducting Training for all Stakeholders
- ✓ Monitoring, Reporting & Escalating Risks & Issues
- ✓ Governance of AML/CDD/Sanctions
- ✓ Risk Management
- ✓ Stakeholder Management and Communication
- ✓ Relationship Management
- ✓ Operations Management
- ✓ Team Building and Leadership
- ✓ Analytical & Critical Thinking
- ✓ Recruitment & Team Supervision
- ✓ Strong People & Talent Management
- ✓ Training & Development

PROFESSIONAL EXPERIENCE

HEAD - CDD OPERATIONS

National Bank of Abu Dhabi (NBAD) - Abu Dhabi, UAE

Jul 2013 - Present

Responsibilities:

- Ensure that AML CDD risk relating to the country is effectively managed end to end in accordance with Group and local regulatory requirements.
- Directly accountable for risk management inherent in processes executed by CDD Operations teams.
- Develop and manage a sustainable and scalable CDD operations capability.
- Responsible for risk management inherent in processes executed by hub and other stakeholder groups through close oversight.
- Assure AML CDD risk management through oversight and testing of AML related BKCSAs and to ensure material risks are identified, assessed, mitigated, monitored and reported/escalated in accordance with the Bank's Risk Management Framework.
- Accountable for implementation and continued compliance with policies, procedures and risk control requirements through application of consistent group practices.
- Direct and execute activity within country CDD operations and maintain oversight end to end over all AML CDD processes and practices.
- Regularly tracking and monitoring on all AML/CDD/Sanctions related activities with special emphasis on customers due diligence reviews (DRR/PRR & CMR) to ensure that the quality of the same is not compromised.
- Ensure alignment, maintenance and updating of relevant systems as required to achieve required operational and regulatory outcomes.
- Train and provide business process, operational expertise and guidance to in-country teams in relation to end to end AML CDD and their connectivity to AML CDD policies and procedures.
- Work with the DRR/PRR project team to successfully implement, train & roll out the same in country.
- Maintain, monitor, track & mitigate all Country AML/CDD Issues & Risks Register.
- Provide inputs into various forums like AML CDD Forum, RCBORF, CORC, MENAP Working group & PSG forums.
- Maintain a strong focus and governance on all AML/CDD/Sanctions related activities through various reporting forums at a Group, Region and Country level.
- Work and assist various ad-hoc projects like SOW rework, CMR/PEP remediation etc.

Highlighted Achievements:

- Successfully implemented, trained and rolled out the uplifted CDD Standards for New to Bank (NTB) Retail Individual Clients.
- Worked and implemented the automation of opening NTB clients through e-Bundle with the project team in record time.
- Played a pivotal role in preparing & rolling out process notes across every AML/CDD related activities.
- Overall governance & ownership including trainings conducted for all activities undertaken in GSSC, Chennai.
- Built the new CDD Ops team with the appropriate talent & skill sets in accordance with Group lead timelines as per the Group CDD Ops TOM.
- Conducted various data cleanups related to AML/CDD.

BUSINESS MONEY LAUNDERING PREVENTION OFFICER (BMLPO)

National Bank of Abu Dhabi (NBAD) - Abu Dhabi, UAE

Feb 2012 - Jun 2013

Responsibilities:

- Identify, assess & mitigate AML risk of the Business using the relevant Group Business & Group FCR methodologies.
- Implement procedures & controls to mitigate risk.
- Provide leadership for Business level AML matters in support of Business Risk Management & contribute to BORG.
- Support the CMLPO in creating awareness of AML risks, regulations & internal policies among staff members & other stakeholders.
- Design, implement & conduct training programmes for Business level employees as appropriate.
- Provide BAU support to frontline & Operations staff on account opening, transaction processing & ongoing Customer Due Diligence. Co-ordinate with the CMLPO for escalating further investigations.
- Undertake transaction monitoring (Both manual & automated process).
- Review exceptions of controls identified through KCSA, assurance review & internal audit. Take necessary steps to rectify control lapses & weaknesses.
- Provide input to the design of new products & services to ensure AML & the associated regulatory risks are identified & mitigated.
- Act as the sanctions expert & assist the Business Unit Heads & the team in complying with all key regulations, compliance & self assurance with regard to all Group Sanctions related policies that may be issued from time to time.

ASST. BUSINESS MONEY LAUNDERING PREVENTION OFFICER (ASST. BMLPO)

Abu Dhabi Islamic Bank (ADIB) - Abu Dhabi, UAE

Jul 2009 - Jan 2012

Responsibilities:

Assisted the BMLPO in all the above related activities.

MANAGER - PRIORITY BANKING SUPPORT SERVICES

Abu Dhabi Islamic Bank (ADIB) - Abu Dhabi, UAE

Nov 2008 - Jun 2009

Responsibilities:

- Track RM performance based on their targets; and to introduce Performance Improvement Plans accordingly.
- Track investment related complaints and close with appropriate responses after conducting thorough investigations.
- Migration of the Customer Due Diligence review and rectification project to Chennai, India.
- Reporting & managing the cross segment/ cross border referral programme.
- Handle all audit related queries for Priority Banking during any internal or Group audits conducted.

UNIT HEAD - PRIORITY BANKING

Abu Dhabi Islamic Bank (ADIB) - Abu Dhabi, UAE

Jan 2007 - Oct 2008

Responsibilities:

- Provide relationship and sales driven leadership as Unit Head for Deira - Dubai Branch.
- Direct the development and implementation of sales, service and operations plans, and set sales and service targets for the Marketing and Sales staff. Monitor and ensure that the Bank's objectives are being met.
- Responsible for Portfolio Management of 80 HNW clients with assets of US\$ 30 Million personally and to increase overall revenue earnings for the Bank.
- Responsible for development and implementation of strategic and tactical sales plans for promoting, enhancing, developing and managing new markets.

SENIOR RELATIONSHIP MANAGER & BRANCH MANAGER

Abu Dhabi Commercial Bank (ADCB) - Abu Dhabi, UAE

Apr 2003 - Dec 2006

Responsibilities:

- Drive business growth through aggressive business development initiatives that result in increased revenue growth.
- Identify relationship/ customer needs and to provide service in a manner that enables achievement of business targets and meets or exceeds service delivery standards.
- Responsible for Portfolio Management of 50 HNW clients with assets of US\$ 30 Million personally and to increase overall revenue earnings for the Bank.
- Enhance profitability through cross-selling Banking products and services to meet the relationship retention, maintenance, growth and revenue targets.
- Perform analysis of global financial market movements, performance and structure personalized investment portfolios. Prepare fortnightly statistical reports for the information of the management.
- Prepare yearly business plan with updated forecast and conduct monthly variance analysis.

Previous Experience in Abu Dhabi Islamic Bank (ADIB) - Abu Dhabi, UAE:

- Joined the Bank as a Teller promoted as Chief Teller in the year 1993.
- Promoted as Senior PFC in the year 1994.
- Advanced to the position of Credit Analyst & MIS Officer in 1996
- Promoted as Branch Services Manager in 1998
- Subsequently promoted as Branch Services Manager/CRM in 2003.

EDUCATION

- B. Com - Bachelor of Commerce – Abu Dhabi University, UAE

PERSONAL DETAILS

Nationality : Emirati
Date of birth : 19th March, 1970
Languages known : Arabic, English, basic Hindi and Tagalog

