



Broad international experience in financial markets, banking and consulting. Extensive credit, investment and risk management experience. 13 years of consulting experience with leading institutions, offering strategy, operations improvement, risk management, revenue management, bank restructuring, and change management. Extensive work in corporate governance and risk management within banking and financial sector in emerging markets. Recognized for relationship management, loan structuring and origination, and expert level knowledge in Sharia' compliant finance. Network stretches into Corporates, FIs, and NBFIs in the GCC-MENA, Europe and Americas regions.

Specialties: Strategy, Risk Management, Credit Risk Analysis, Organization Design and Implementation, Cost Optimization, Investment Analysis, Wealth Management.

Strength Attributes: Strong Presentation Skills | Strong Written and Verbal Communications | Strong Analytical Skills | Strong Leadership and Teamwork in High Diversity Environments | Extensive International Experience.

# Firstname Lastname

## Chief Financial Strategist & Consultant



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### Corporate Banking Expertise:

- Loan documentation
- Business development
- Projects & Specialized Finance
- Syndications
- Transactional Banking
- Islamic Banking
- Sharia Compliant Finance
- Treasury & ALCO Management
- Sukuk and Investments
- Ethical Finance
- Product Development

### Business Acumen:

- Internal Controls And Processes
- Process Excellence
- Stakeholder Management
- Internal Controls And Processes
- Process Excellence
- Profitability Management
- Investor Relations And Communication
- Board Presentation And Meetings
- External Partner Management
- Bid Analysis
- Negotiation

### Financial Management:

- Debt & Equity
- Budgets & Forecasts
- Investment Performance
- Legal Due Diligence
- Regulatory Compliance
- Capital Budgeting
- Continuous Auditing
- Fraud Assessment & Investigation
- Business Process Reviews
- Product Pricing Calls
- EBIDTA Improvement
- Working Capital Management
- Capex management

### Current Value Additions:

Since July 2015

GULF INTERNATIONAL BANK (Institutional Banking)

Vice President, Wholesale Banking: Large Corporates

### SUSTAINABLE SOLUTIONS:

- o Track record of taking calculated risk to capitalize on emerging Financial trends
- o Recognized for building future ready organization specific financial roadmaps through Risk Mitigation, Projects Specific Financial Plans and Revenue Goals.
- o Strong partnership with global stakeholders leveraging capabilities across all levels of the organization.

### TURN AROUND RELIABILITY:

- o Providing Islamic solutions (primarily Ijarah, Murabaha and Wakala) for corporate clients and converted a major portion of the portfolio to a Sharia' compliant nature
- o Tasked to steward one of the most prestigious account relationships in Olayan Group, instrumental in a successful turnaround through increased limit utilization (from 60% to 95%), improved NFI/NII (from 3% to 38%) and on boarding new group subsidiaries.
- o Leading organization through change management cycle.

### SIGNATURE REVENUE & OPERATIONAL IMPROVEMENT HIGHLIGHTS:

- o On boarded new customers to the GIB portfolio during 2015-16, including, but not restricted to clients like Alfanar, Khorayef Petroleum, Al Jazirah Ford, Al Jeri, Bilad Capital, SIDF.
- o Increased banking assets 30% Y-O-Y and enhanced portfolio profitability 1.25 x
- o Completed pre and post on-boarding monitoring and due diligence: conducted timely credit analyses and regular review presentations in front of the bank credit committee (and the Executive Board, where necessary)
- o Remedial management: negotiated and successfully restructured transactions involving distressed assets
- o Enhanced cross-sell income by more than USD1.0MM through increased trade business: LC/LG/Avalization
- o Stewarded a fund mobilization scheme to improve bank liquidity: obtained a deposit quantum of USD100MM from institutional customers
- o Obtained one of the highest trade business volumes in the GIB portfolio by opening high value LCs in the region of USD 20-40MM each
- o Closed IRS/SWAPS deals with a notional of more than USD300MM thereby increasing treasury profitability

## Past Experiences and Contributions:

Oct 2012 to Jun 2015

Vice President, Head – Financial Institutions (FI), Corporate Banking & Trade Finance  
NATIONAL BANK OF PAKISTAN, International Banking Group, Riyadh, Saudi Arabia

Positioned as the key member in the management team of SAMA licensed franchise for one of the Pakistan's largest, state owned financial institutions, I spearheaded and streamlined Business development and extended coverage of all institutional and corporate banking relationships. Recognized for establishing best practices and processes for institutional relationships, corporate finance, credit risk assessment and risk management. Designed and structured a fresh outlook for overall credit portfolio strategies specific for corporate lending, institutional finance, and treasury leading to enhanced returns and new relationships.

- o Implemented an active credit portfolio management system using key risk metrics to assess corporate and institutional clients.
- o Increased bank assets: 20%; liabilities: 15% by effectively marketing to corporate, FI, and retail customers.
- o Acquired Oil deals worth USD 2,000Mn by cultivating FI relationships and focused marketing. Negotiated preferential pricing: spread decreased by 35bps in less than a year on our oil trade transactions.
- o Bolstered structured and executed deals worth US\$50MM for corporate and institutional customers.
- o Propelled transactions worth US\$150MM for the bank and increased trade deal flow by 25%.
- o Developed the product program for an Islamic product suite for corporate, FI, and retail customers: products enhanced franchise profitability by 15%.
- o Managed specialized assets in the banking portfolio. Key member of the team dealing with internal, external auditors and legal specialists.
- o Represented the bank to propose participation in the Saudi Industrial & Development Fund's (SIDF) Kafalah program for promotion of local SME enterprises.
- o Enabled group to participate in syndicated facilities arranged by Islamic Development Bank (IDB).
- o Conducted the first ever Islamic placement enhancing portfolio quality and improving yield by 2%.

2007 to 2012

Senior Manager, Relationship Management & Structured Finance: Corporate Finance & Financial Institutions  
AL RAJHI BANK, Corporate Banking Group, Riyadh, Saudi Arabia

Positioned as the key member in the management team of SAMA licensed franchise for one of the Pakistan's largest, state owned financial institutions, I spearheaded and streamlined Business development and extended coverage of all institutional and corporate banking relationships. Recognized for establishing best practices and processes for institutional relationships, corporate finance, credit risk assessment and risk management. Designed and structured a fresh outlook for overall credit portfolio strategies specific for corporate lending, institutional finance, and treasury leading to enhanced returns and new relationships.

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2006 to 2007

Senior Manager  
ISLAMIC CAPITAL PARTNERS

- o Generated deals surpassing USD 30Mn for customers requiring Sharia' compliant financing.
- o Recognized for providing Islamic finance solutions for corporate and institutional customers through structured lending and Middle Eastern private equity investments.
- o Imparted specialized Islamic finance training to more than 500 personnel working for ABN AMRO NV in Pakistan.
- o Facilitated a global Islamic Finance Conference with 500+ experts, scholars, and practitioners.

2005 to 2006

Senior Relationship Manager, Corporate Banking & Structured Finance  
MEEZAN BANK

- Spearheaded corporate banking portfolio business worth USD 150 Mn.
- Remained as the SPOC to create an harvested relationship across multiple clients in the Oil and Gas Industry. Few select clients: Pak Arab Refinery, Pakistan Refinery to name a few. The relationship and tie-up consequently led to Meezan becoming the first Islamic bank to be awarded a USD 60 Mn Oil deal.
- Supported product development initiatives with Sharia' department and provided compatible solutions
- Actively managed the customer portfolio ensuring minimum NPL's (<1%); also part of the credit review and preparation process

2004 to 2005

Manager, Credit Risk

PAK OMAN INVESTMENT COMPANY

2004 to 2005

- Assessed USD 50 Mn plus in transactions for credit risk - conducted due diligence and managed bank credit portfolio.
- Analyzed clients' financial health to determine an adequate risk lending matrix; prepared, verified all loan documents.
- Built financial model to calculate customer rentals based on floating and fixed facilities.
- Prepared and submitted timely reports to the State Bank of Pakistan (SBP) and collaboratively designed, implemented, and enforced risk management policies within the Development Finance Institution(DFI).

### Academics:

- 2014: MS, Finance, IE Business School, Madrid, Spain
- 2001: MBA, Finance, School of Business, George Washington University, Washington DC, USA
- 1998: BBA-MBA, Institute of Business Administration, Karachi, Pakistan

### Industry Specific Trainings and Certifications:

- Advanced Bank Analysis, Fitch
- Advance Corporate Finance, Fitch
- Analytical Tools For Credit, Moody's
- Credit Risk Management And Early Warning Signs, Bank T&D
- Islamic Finance Specialization, State Bank Of Pakistan
- Project Finance & Financial Modeling, Euromoney
- Strategic Intuition, Columbia University

### Professional Affiliations:

- Blue Chip Magazine, Pakistan, Contributor
- IE Business School, Spain, Candidate Selection Panel
- Institute of International Finance (IIF), USA, Member
- Islamic Finance Magazine (IFN), Malaysia, Contributor
- SZABIST Business School, Pakistan, Visiting Faculty, Islamic Finance & Statistics
- Zawya Thomson Reuters, Middle East, Contributor