



ALI AMMAR

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EXECUTIVE SUMMARY

I am currently working as Senior Manager in RBS Internal Audit. My key areas of strength are to evaluate risks associated with Commercial & Private Banking businesses, which include; Capital Management Risk Mitigation Activities, Product Management (Trade & Working Capital) & Debt Pricing, Front Office Corporate Finance Sales Activities, Portfolio Management, Credit Origination and Front to Back key Operational activities (include; Client Acceptance & Anti-money Laundering, Middle Office Management and Complaints Handling). In my previous roles, I was also part of a number of fraud investigations to establish breakdown of the key controls from control environment perspective.

I feel proud in what I do and determined to make a difference to challenge and drive the real change to become a high performing team. I am highly motivated and committed to execute my job successfully, on time and with high quality standards, which often requires making uncomfortable changes and stretched objectives to achieve desired results. I am determined to lead by identifying and applying powerful leadership actions aligned to my personal and overall team's objectives.

Strengths:

- I am a driven individual who is able to work under pressure and deliver quality audit work;
- Empowers others to broaden the scope of their responsibility to deliver excellence;
- Uses a range of approaches to win active support and commitment to a desired course of action;
- Sharing knowledge with colleagues and peers and act as a mentor to team members; and
- Clearly demonstrate confidence in the capability of self and others to achieve targets and encourage a culture that values diversity.

WORK HISTORY

Senior Consultant (one-year contract with Grant Thornton UK)

I am working on a daily rate of £500/- as a Senior Consultant Business Risk Services (Audit)

Senior Audit Manager in Commercial Banking IA RBS, London United Kingdom:

July 2015 to Aug 2018

- Planning, resourcing and executing the annual audit plan for Commercial Banking Products;
 - Trade & Working Capital (Trade Loans, Invoice Discounting, Bonds & Guarantees, Letter of Credit, Factoring and Overdraft Loans); and
 - Government Lending Schemes.
- Annual risk assessments for audit universe of business portfolio of £150bn;
- Providing quarterly opinion on the business control environment;
- Design and implement Internal Audit Methodology for non-control-based testing for Legislative work e.g. Competition Markets Authority – Bundling Undertaking;
- Managing key stakeholders in the business, second line functional teams for continuous relationship and monitoring of their business risk profile;
- Providing coaching and trainings on Audit life-cycle;
- Perform Quality Assurance reviews on high risk and regulatory focused audits across IA;
- Resourcing of engagements on the audit plan (Audit Managers, Senior Auditors and Auditors – including graduates); and
- Line-manage & coach Audit Managers, Senior Auditors and Auditors.

Audit Manager, Corporate Banking Division:

Jan 2014 to July 2015

- Lead audits in Corporate Banking Division and was also part of the key risks audits in Group Functions teams; Budgeting & Forecasting, Corporate Governance, Regulatory Compliance (Complaint Handling, Financial Ombudsman Services), and Stress Testing;
- Actively involved in reviewing audit reports, Audit Scoping Document, Terms of Reference for Non-Core Countries (India, China and Romania);
- Develop and regularly update the overall Non-Core Risk Universe including countries;

- Involved in +6 audit planning sessions for Non-Core businesses in UK and Retail & Commercial countries (India and Romania);
- Finalise Monthly Control Report; and
- Manage and attend key monthly stakeholders meeting and attendance at Non-Core Portfolios & Banking Risk & Control Committee (R&CC), Non-Core Operations & Technology R&CC.

Senior Auditor, Global Markets and Non-Core Division:

2010 to 2013

- Team Leader for operational audits of all conventional branches of the bank located across the country including Islamic banking branches (cash & payments, NCTO (New Client Take On), KYC (Know Your Customer), dormant accounts, remittances & authorisation, customer instructions & services, customer complaints monitoring and Regulatory (Compliance Global & local laws adherence);
- Managing meetings with business/clients during engagements;
- Ensure that audit work adheres to all Group Internal Audit methodology; and
- Managing of engagement team on a day-to-day basis to ensure that audit progress as planned regarding scope and quality standards.

Manager Group Internal Audit, RBS Pakistan:

2008 to 2010

- Team Leader for operational audits of all conventional branches of the bank located across the country;
- Managing meetings with business/clients during engagements;
- Ensure that audit work adheres to all Group Internal Audit methodology;
- Managing of engagement team on a day-to-day basis to ensure that audit progress as planned regarding scope and quality standards; and
- Administration & Monitoring and Remedial management processes.

Manager Group Internal Audit, ABN-AMRO Bank, Pakistan:

2007 to 2008

- Team Leader for operational audits of all conventional branches of the bank located across the country;
- Managing meetings with business/clients during engagements;
- Ensure that audit work adheres to all Group Internal Audit methodology;
- Managing of engagement team on a day-to-day basis to ensure that audit progress as planned regarding scope and quality standards
- Retail Finances (Autos, Mortgages, Personal Loan & Credit Cards);
- SME / Commercial & Agriculture financings from Credit Initiation Unit to Credit Administration & Monitoring and Remedial management processes; and
- Assigned several fraud investigations to investigate break down of controls.

Assistant Manager, Internal Audit, Prime Commercial Bank Ltd, Lahore, Pakistan:

2006 to 2007

- Involved in branch operational audits;
- Managing meetings with business/clients during engagements;
- Ensure that audit work adheres to all Group Internal Audit methodology; and
- Managing of engagement team on a day-to-day basis to ensure that audit progress as planned regarding scope and quality standards.

Habib Metropolitan Bank Limited (subsidiary of Habib Bank AG Zurich), Lahore, Pakistan:

2002 to 2004

Business development of SME and consumer customers; Risk assessment of existing exposures; Liaison with the customers for current and future business development; Review on business development and operational activities; Proper implementation of control processes in the branches; Coordination of SME and Consumer business activities; Cash & Payments; Remittance services (local & foreign); Account opening & maintenance; Trade Finance (both import and export documentation and correspondence); and Commercial credits.

QUALIFICATION

- Post-Grad Diploma in International Finance – London Metropolitan University (2005-2006)
- Bachelor's in Commerce (B-Com) – Major's in Finance & Accounting – University of Punjab Lahore. (1995-1998).

REFERENCES

- Will be furnished upon request.