IMRAN AFZAL KHAN

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Nationality: Pakistan & Canada

OBJECTIVE

To obtain a Financial Executive Leadership role in an environment where I can combine my Investment banking, product development, marketing & sales, asset management, risk assessment, treasury management and man management expertise to analyze, implement, solve problems and lead by example in a hands-on manner. Role should be in a dynamic and challenging organization where the utilization of my strengths will set the course for the company's long-term financial and business empowerment, development and profitability while helping to avoid pitfalls with appropriate risk management techniques.

SUMMARY

Innovative and articulate professional with over thirty years of experience in the global financial industry with a good track record and commendable success. Exemplary treasury management, investment and wealth management, product development, marketing and sales to ultra high net worth individuals, family offices, institutions and pension funds, to conceptualize, manage, create, and implement results oriented changes in an organization. Strengths also include analytical, decision making, team building and leadership. An economic sense approach combined with experience and foresight resulting in consistent and profitable campaigns.

ASSETS UNDER MANAGEMENT & ADVICE

Substantial Assets with a proven good track record.

PROFESSIONAL EXPERIENCE

December 2017 to-date Investment Advisory & *Licensed Insurance Advisor*, Calgary, Canada.
Summer 2016 to November2017 *Licensed Insurance Advisor*, La Capitale Financial Security, LLQP Training & Insurance Advisory program.

February 2014-June2016 *Visiting Senior Lecturer*, Graduate Institute of Development Studies, Lahore School of Economics & Visiting Faculty member, Beacon House National University, Lahore.

Summer 2016 To-date, *Visiting Senior Lecturer*, Graduate Institute of Development Studies, Lahore School of Economics & Visiting Faculty member, Beacon House National University, Lahore.

March 2012-To January 2014 *Assistant Professor*, Lahore Business School, University of Lahore.
Develop, Design & Teach Investment analysis & Portfolio Management, Valuations, Economic Development, Financial Statement Analysis, Financial Planning, Money & Capital Markets and Foundations of Financial Markets & Institutions.

July 2011 to December 2012 **Diamond Group of Industries, Head Office, Lahore, Pakistan**
Advisor Group Affairs Responsible to coordinate, assist and advise the Chairman, Directors, senior executives and management on all matters concerning the administration, management, financial, business development, and operations of the entire Group companies & industries in Pakistan and operating abroad.

June 2009-June 2011 **Alliott Management Consulting, Abu Dhabi, UAE**
Consultant Investment, Business Advisory, Financial and Management consulting
Major assignment: **Private Equity Project Management** for a private company in Oman primarily in Manufacturing, Hospitality & Real Estate sectors.

June 2008-June 2009 Real Estate Bank (Emirates Development Bank), Abu Dhabi, U.A.E

Manager Investments & Financing Department

Chief Investment officer and head of financing department activities of the Bank with principal Responsibilities:-

- ✓ Formulation, evaluation and implementation of investment policies, guidelines, asset allocation, investment manager's structure, risk management and rebalancing with focus exclusively upon the maximum return on investment of funds by assisting in the implementation of the investment program.
- ✓ Articulate the Bank's perspective on current investment outlook and ensures proper communication to the investment committee, clients and new business prospects.
- ✓ Development of in-house Investment management procedures and practices for Institutional fund management.
- ✓ Co-ordinate with consultants, advisors and prepare reports for the Board on Buy outs and mergers & acquisitions
- ✓ Help develop and maintain state-of-the-art systems and technology in support of all investment functions.
- ✓ Manager performance evaluation, attribution analysis, compliance, master custodian relationships, cash management, transactions analysis, and proxy voting.

Financing Department

- ✓ Cash flow
- ✓ Liquidity
- ✓ Debt and Equity management of the Bank
- ✓ Balance sheet management

March 1993-June 2008 Emirates Investment Bank PJSC, Dubai, U.A.E.

Manager Marketing& Financial Services

Responsible for investment department activities, risk management operations, setting and implementing short to medium-term strategies for portfolio construction, asset allocations, product development, marketing and sales to ultra high net worth individuals, family offices, institutions and pension funds.

Key Responsibilities

- ✓ Manage institutional, ultra HNW individuals, family offices and pension funds portfolios given to bank on discretionary basis as well as advisory basis
- ✓ Asset allocations
- ✓ Asses, determine and manage a diversified portfolio of various sectors and industries
- ✓ Manage treasury and liquidity activities effectively
- ✓ Mobilization of multi-currency deposits and investment management funds
- ✓ Product development, Marketing strategies, advertising and publicity
- ✓ Credit & risk analysis for corporate clients
- ✓ Managing people in my department
- ✓ Development of correspondent banking, inter-bank and investment banking relationships.

Key Achievements

Exceeded targets with outstanding growth
Implemented secure risk management techniques
300% increase in client base

April 1984- March 1993 Emirates Investment Bank PJSC, Dubai, U.A.E.

Manager Investments and Securities

Responsible for the funds under management having global coverage of markets from Japan, ASEAN, U.K., EU, NAFTA, Latin America and Emerging Markets, invested in Equities, Treasuries, Eurobonds, Convertibles, Warrants, Offshore Funds, Foreign Exchange and other specialized securities denominated in Eurodollars and various other International Currencies.

Key Responsibilities

- ✓ Manage a globally diversified portfolio of investments
- ✓ Review economic trends and corporate earnings
- ✓ Evaluate investment proposals
- ✓ Draw up investment strategies, determine asset and currency allocation,
- ✓ Determine structure of portfolio and designate percentage weighting for country/sector
- ✓ Assess investment/market climate and investor's psychology
- ✓ Analyze stocks/convertibles/ bonds/ funds and evaluate their fundamental and technical value
- ✓ Monitor individual stock earnings/dividend growth/other valuable data and price movements
- ✓ Periodic evaluation and review of the portfolio
- ✓ Development of correspondent banking investment banking and inter bank relationships
- ✓ Represent the bank on clients meetings and brokers seminars/meetings and conference calls/financial services exhibitions
- ✓ Interact on daily basis with brokers/securities houses/fund managers for market comments/investment ideas and trading securities.

Key Achievements

Pioneered and set up the investment department
Exceeded targets with outstanding growth
Implemented secure risk management techniques

1981-1984 ***Officer*, Bank of Credit and Commerce International o/s LTD, Lahore, Pakistan**

Worked as Officer in Charge in the following departments.

- ✓ Accounts
- ✓ Account Opening & Clearing
- ✓ Imports and Exports
- ✓ Foreign Exchange and
- ✓ Bills & Remittances

Jan 1981–August 1981 ***Research Officer*, Planning and Development Department, Lahore, Pakistan**

EDUCATION

M.A. (Economics).

With specialization in the following subjects.

Managerial & Administrative Economics with emphasis on marketing, investment behavior, forecasting and production analysis

Economics of Public Enterprises with emphasis on project appraisal of both the public and private sectors.

Principles of Development Planning and International Economic Theory.

HONORS AND AWARDS

National Talent Merit Scholarship for outstanding achievement in the Board and University examinations in 1973, 1975, 1978 respectively.

VOCATIONAL TRAINING

Summer 2016	***Insurance License Training*** A&S, Ethics & Life License Qualification Program (LLQP)
Summer 1996	***Credit Appraisal Techniques*** Emirates Institute for Banking and Financial Studies, U.A.E.
Fall 1990	***Foreign Exchange Options strategy Evaluation and Trading*** Emirates Institute for Banking and Financial Studies, U.A.E. in association with Professional Options Consultants, Chicago.
Fall 1986	***Japanese Financial Markets*** Yamaichi Securities Tokyo, Japan.

Spring 1985 — ***Finance of Foreign Trade***
Emirates Institute for Banking and Financial Studies, U.A.E. in association with the Standard Chartered Bank Training Institute, London.

SEMINARS & CONVENTIONS

1. European Monetary Union: Implications for Investors, held by Banque Paribas Capital Markets, London.

2. Chart Analysis, Techniques & Applications by Don Haynes organized by U.A.E. Foreign Exchange Association.

3. Technical Analysis by Brian Marber organized by U.A.E. Forex Association.

4. Technical Analysis and Charting conducted by Mr. Philip Roberts, Midland Montagu, and London.

5. Portfolio Management Strategies conducted by FX Concepts Inc., a firm of technical analysts in Foreign Exchange Forecasting organized by U.A.E. Forex Association.

6. The Foreign Exchange Markets - "a Fundamental perspective" conducted by Jim O'Neil fixed income economist at Swiss Bank Corp, London.

7. "FED Policy and its Implications" by Robert A. Brusca, Chief Economist and Senior Vice President of the Nikko Securities Co. Int'l Inc., New York.

8. Outlook for the major currencies conducted by Mr. Gerald Staines of Staines Currency Investment Management, S.A. Switzerland from time to time organized by U.A.E. Forex Association.

9. Outlook for Investments in Japan/Pacific Basin organized by Nomura Securities, Yamaichi Securities, Okasan International Europe, Daiwa and Dainana Securities from time to time.

10. Outlook for Regional and Global Investment Seminars organized once or twice a year by Lehman Brothers, Deutsche Bank, Union Bank of Switzerland Securities, London, Merrill Lynch, CSFB, etc.

11. Capital Markets by UBS Financial Services Inc, N.Y., BNP Paribas, Lehman Bros. and Deutsche Bank London UBS Investment Bank Lloyds TSB, Barclays Bank and CSFB from time to time.

12. Mortgage and Asset Backed Securities by Frank Fabozzi organized by Bear Stearns International Ltd., New York.

13. Marketing Financial Products and Services Conference held by Institute for International Research Holding Ltd., in Dubai during 5th to 7th December 1994.

14. Strategic Perspective on Long Term Growth Symposium held by Emirates Institute for Banking and Financial Studies, U.A.E., on 21st May 1997.

15. Rating Scales, Rating Approach and Credit Topics Symposium held by Moody's Investors Service, New York, on 21st October 1997.

16. Trends and Developments in Global Financial Markets, Implications for an organized Stock Exchange in the U.A.E. held by Institute for Banking and Financial Studies, U.A.E., Feb, 1998.

17. Synergies in Classic and Alternative Investments, held by West AM Investment Forum on 22nd to 23rd, May, 2001.

18. International Conference on Investment and privatization in OIC countries 19-20 April, 2003.

19. International Conference on Investment Banking in Pakistan 17-18, January, 2004.

20. Economic & Business Outlook for the Middle East by Economic Intelligence Unit on 23rd Jan 06.

21. Treasury Trends 2006 by UBS Investment Bank on 30th January 2006.

22. Basics of Gold & Commodities Futures Trading by Dubai Gold & Commodities Exchange on 18th May 2006.

23. Investors Conference on Regional Equity Markets by Reuters and American University in Dubai on May 20, 2006.

24. Middle East Alternative Investments Summits 2008, 2009 & 2010 in Dubai.

25. Forums and Conferences by Clearstream and Euroclear annually and Seminars by Invesco, Fidelity, GAM, Shuaa Capital, AIG, ING, etc, from time to time.

PROFESSIONAL AFFILIATIONS

- ✓ International member of the U.A.E. Financial Markets Association.
- ✓ Member of Pakistan Professional Forum, Dubai, U.A.E.
- ✓ Member of Pakistan Business Council (PBC), Abu Dhabi, U.A.E.
- ✓ Member of Institute of International Finance, Inc. Washington, U.S.A.

REFERENCES

John Hovekamp	**DR. A. Hadi Shahid**	**Dr. Rashid Amjad**
Senior Vice President – Wealth Management, Senior Portfolio Manager, UBS Financial Services Inc. 1285 Avenue of the Americas, 18th Floor, New York, NY, 10019-6028, U.S.A. Tel No Off:001-212 649 8048 Fax No Off:001-877 827 8613	Alliott Hadi Shahid Chartered Accountants, Alliott Management Consulting Corniche Road, P. O. Box No.46198 Abu Dhabi, U.A.E. Tel No Off: ++ 97126222300 Fax No Off: ++ 97126222188	Professor of Economics & Director, Graduate Institute of Development Studies, Lahore School of Economics, 105-C-2, Gulberg III, Lahore-54660, Pakistan. Tel No Off: ++924235771545 Mobile No : ++923014918171

SUMMARY OF SKILLS

- ✓ Superior ability to achieve immediate and long term goals.
- ✓ Ability to execute a number of projects simultaneously.
- ✓ Proven track record of success in analyzing, planning, managing and motivation.
- ✓ Proficient in Microsoft office applications, Reuters, Bridge and Bloomberg.
- ✓ Strong knowledge of Islamic Banking.
- ✓ Highly skilled in communication and negotiations.

Languages Known

English, Urdu, Hindi, Punjabi, Arabic and Persian

CERTIFICATES

Available upon request