

Faisal Manzoor Abbasi

Contact#: +966-597819483(Mobile) – Riyadh (KSA)

Career Objective: To assist an Organization in achieving its strategic objective in most effective and efficient manner by utilizing my experience encompassing setting-up and implementation of Enterprise Data Management at all level by reengineering functional processes and procedures along with the Enterprise Risk Management across all the functional areas meeting the internal/regulatory requirements and assisting an organization in achieving its strategic objectives.

Profile Summary: Experience encompasses 19 years in various multination banks and finance companies across the Middle East and Pakistan. Being part of launching team in setting up one multination bank “Barclays” in UAE and two finance companies in UAE and KSA, “ADF & DGF” “Mortgage Financing Companies”, the core area of expertise includes establishing Business Intelligence /Analytics Unit & coordinating Data Management Strategies, Cross Functional Systems Implementations (Business, Risk, Operations & Finance), Data warehousing, Credit & Risk Management policies and Procedures, Risk & Controls Assessment, Enterprise Data Warehousing, enabling organization to meeting its strategic objective and regulatory requirements. Along with this I also have sound experience in various end to end ERP systems and project implementation including KASTLE, Nucleus, 3i-Infotech, SAS, Business Objects.

Cross Functional and Project Management Experience			
Cross-Functional Business Resource Documents implementation.	Product Schemes development	Setting up BIU-Business Analytics Unit	AI-Artificial Intelligence system implementation “DataRobot”
Implementation of Cross Functional Data Warehousing.	Implementation of Data Management strategies in line with the organization objective and regulatory requirements.	Cross Functional Data Management Lead.	Project incorporating the Business and Risk rules within the lending system.
Internal Audit Coordinator across all the departments	Risk and Control Assessment Lead	Automation of Data Reporting across functions	Cross functional Change Management for Systems & Process.
Corporate Governance	Developed and recommended GAP analysis for systems and Data Management	Developed provisioning models based on IFRS9	Developed System’s process and procedures Manuals.
Vendors communication management for system implementation.	Secretary of the Credit and Risk Committee	Developed Systems and Process Reengineering plans for the CEO and BOD.	Developed Contingency and Disaster Recovery plans
Policies related to Data Management, Credit Risk & Collections, Operational Risk Framework.	Coordinator for Board Presentation and implementation of the board recommendations.	Lead for managing cross functional data ownership and reporting for all levels.	Portfolio Stress Testing
Credit and Consumer Behavior Score Card development.	Segmental Profitability Modeling “from origination to trading profits”.	Collateral Management.	Automating Internal Audit standards.

Domain / Departmental Experience			
Loan Origination	Collection and Recovery	Authority Matrix	Limit Management
IFRS-9	Compliance	Business Intelligence Unit	Mortgage & SME Lending
Retail Lending	Product Programs Planning	Project Management	Business Analytics Unit
Operations Management	Data modeling	Portfolio Profitability modeling	Underwriting
Credit and Risk Policies	Contingency Management	Disaster Recovery Management	Internal Audit
Corporate Governance	Staffing	Financial Reconciliations	Collateral Management

System & Implementation: Experience in the implementation of ERP Systems including “Origination Module, Credit Module, Operations Module, Collateral Management, Collection Management & Scoring”, Business Intelligence tools, MS-Access based Underwriting and CRM system development and implementation, Cardpac.

Management Skills		
Team Management	Secretary of the Credit & Risk Committee	Presentation to Boards
Staffing Coordinator	Change Management	Executive Committee Reporting Coordinator

Key Achievements:

Organization	Joining Date	Department	Functional Profile	Location	Reporting
Alraedah Finance – Riyadh	Aug-2016 to Present	Credit / Finance	Head of Risk / Business Analytics	Riyadh –KSA	CEO & Risk Committee
<ul style="list-style-type: none"> System Knowledge: Path-Solutions, AI-Datarobot Implementation. Portfolio Management & Data Analytics implementation across functions. Coordinated in the development of 5 year budgets. Maintaining policies i.e. Risk Management Policy, Anti-Fraud Policy, Business Continuity and Disaster Recovery plan. Maintaining Liquidity Risk, Market Risk, Operational Risk (RSA-Risk & Control Self-Assessment) & Risk Appetite/Tolerance Framework. IFRS9 Implementation. Development and maintaining of Risk Register and Risk Appetite and Tolerance. Collection & Recoveries Review. Internal and Regulatory (SAMA) reporting. Internal Audit coordination. Portfolio Provisioning under IFRS9 standards. Managed and Coordinated Credit and Risk Committee. Assisting CEO in portfolio management and ad-hoc analysis. Corporate Governance compliance. 					

Organization	Joining Date	Department	Functional Profile	Location	Reporting
Deutsche Gulf Finance – Riyadh	Feb-2010 to Jun-2016	Consumer Credit / Finance	VP-Sr. Credit & Financial Portfolio Analytics	Riyadh –KSA	CEO
<ul style="list-style-type: none"> System Knowledge: KASTLE (ERP-System). Coordinated in the development of 5 year budgets. Developed process for data source / data collection and data warehousing. Management Reporting, Identification and Resolving of data related issues. Developed and implemented MS Assess based Mortgage Underwriting Module from end to end decision. Developed and implemented the Call Center Module. Developed an Access based tracking database for the business. Identify and develop the Business and Credit related (KPI) Key Performance Indicators and (KRI) Key Risk Indicators to keep a track of product performance and riskiness. Maintaining policies i.e. Risk Management Policy, Anti-Fraud Policy, Business Continuity and Disaster Recovery plan. Operational Risk Policy (RCSA-Risk & Control Self-Assessment) & Risk Appetite/Tolerance Framework. Coordinated and developed staffing plan for the company based on the productivity and cost. Preparing/Analyzing the presentations for executive Management and implementation of recommendation. Preparing/Analyzing the presentations for CRM. Preparing Portfolio pack for the Board of Directors encompassing Business/Risk and Financials. Managing internal and external (SAMA) reporting to be submitted in timely manner. Developed Process Manuals for “Credit & Risk” department. Authority matrix & Limit management. Assisted CEO in ad-hoc portfolio analytics. Assisted HR in various tasks. Acted as a secretary to the “Executive Committee”. Developed and suggested an Ijara Fees Amortization method for the external auditors. 					

Organization	Joining Date	Department	Functional Profile	Location	Reporting
Abu Dhabi Finance	Jun-2008 to Feb-2010	Credit & Risk	Manager – Analytics and Models	Abu Dhabi - UAE	Chief Risk Officer
<p>The core job profile was Risk MIS and Models manager, but being a new establishment my initial task was to prepare BRD, Develop and implement LMS and BIU, Prepare and conduct UATs</p> <ul style="list-style-type: none"> System Knowledge: 3i-Infotech (ERP-System), Business Objects. Develop a comprehensive Business Resource Document identifying all the requirements from each business area. Develop contingency system to facilitate the Business at each level i.e. Sale, Credit Underwriting and Operations. Developed Business Analytics Unit. Define and improve operational system solutions within department and ensure successful implementation to enhance operational efficiency. Maintaining a proper process/SLA for data source / data collection and Data warehousing. Liaise with all the stream line head to get the business, credit, finance and operational requirements. Developed a comprehensive Segmental Risk review models. Responsible for Management Reporting, Loss forecasting, Score card development, Identification and Resolving of system related issues. Manage the Credit MI team and ensure all the submissions/reporting are submitted in timely manner. Developed Customer Satisfactory Index scoring for sales Performance review. Developed and review of the impairment models based on net flows, Coincidental and Lagged delinquencies. Liaising with Finance / Operations and Business for financial and non-financial data reconciliations. Identify and develop the Business and Credit related (KPI) Key Performance Indicators and (KRI) Key Risk Indicators to keep a track of product performance and riskiness. Preparing/Analyzing the presentations for Executive Management reviews. 					

Organization	Joining Date	Department	Function Profile	Location	Reporting
Barclays Bank - UAE	Dec-2006 to Jun-2008	Retail Credit & Risk	Manager – Analytics and Models	Dubai - UAE	Head of Credit and Risk
<ul style="list-style-type: none"> System Knowledge: "Nucleus" (ERP-System), implementation. Developed net flow model for loss / impairment forecasting. Developed capacity plan for Retail Credit (Credit Initiation & M.I., Credit Policy and collection based on business volumes). Developed Data Strategies and Business Intelligence Unit. Retail Business Portfolio tracking. Developed cost vs. performance/productivity model. System development lead for identification of BRD and UDF- (User Defined Fields) for initial requirements & change management for product launch. Lead for centralized Data Management and functional data requirements. Coordinating the system vendor (Nucleus)/technology department for the system development requirement and timeline and aligning it with the business strategic timelines. Coordinated and assisted UATs on the lending management system along with the related department. Liaise with business in the development of Mortgage and Credit Cards Business Resource Document for both secured and unsecured portfolios (Personal Loans and Mortgages). Coordinate with Finance and Business for the reporting of Business volumes (budget and forecast) and reporting of data to the Central Bank. Capacity Actual vs. Planned. Developed quarterly cost forecast. Developed cost model for Actual, Budget, Forecast (Month to Date, Year to Date and Year to Date - Annualized) Developed a comprehensive 4 years cost budget for Retail Credit and Collection. Coordinator for group submissions. Coordinator for staffing for Retail Credit and Collection. 					

Organization	Joining Date	Department	Functional Profile	Location	Reporting
Standard Chartered Bank	Nov-2004 to Dec-2006	Retail Credit & Risk	Financial Analyst – Credit & Risk	Bahrain	Head of Credit & Risk
<p>Portfolio Key Performance Indicators - Below mentioned analysis comprises of more than US\$ 370 million portfolios for both Secured and Unsecured products.</p> <ul style="list-style-type: none"> Systems Knowledge: EBBS, ERAMS, SAS, Business Objects. Portfolio Analysis - To track and review the consumer products' portfolio based on their delinquencies, Net Credit Loss Rates, Trading Profit & Risk Adjusted Return. Segmental Analysis - Trend performance of customers' segments from different dimensions to track the financial performance of each segment aiding in product decisions. Company's performance Review - Reviewing of companies' performance for putting the companies on hold or to take 					

on-board.

- Regional Credit Officer Reporting Deck - A comprehensive monthly pack for Regional Credit Head MESA review, encompassing all the consumer products' financials i.e. portfolio growth, Net Credit Loss, Delinquencies, Product Cost, Test Cells tracking, Issues related to IT, people and any probable events that could affect the processes and procedures, initiatives etc.
- Monthly Financial Analysis - Working with financials for regional management reviews.
- Portfolio Caps/ Mandates - Weekly caps review as per the Product Development Document to ensure the portfolio is within the defined credit criteria.
- Cost and Net Bad Debt Budgeting - Working with the Cost and Net Bad Debt budget.
- Product Profitability Report - Reviewing of Product Profitability and Design Document, for both unsecured and secured products against the actual financial ratios.
- Interacting with the Collection Unit and Business to get feedback for the actions for better portfolio health.

Organization	Joining Date	Department	Functional Profile	Location	Reporting
Citibank N.A.	Nov-2003 to Oct-2004	CIU (Credit Initiation Unit)	Credit and Reporting Administration	Karachi - Pakistan	Head of Credit Underwriting
<ul style="list-style-type: none"> • System Knowledge: Cardpac, SAS, Business Objects. • Analyzing and underwriting Unsecured business'. • Tracking daily acquisition, rejection and cancellation status. • Coordinate between analyst and support staff to track the daily status of applications in process. • Max. Credit Exposure calculation. • Credit Cards Bucket/Pipeline Tracking. • Credit Initiation M.I. 					
Organization	Joining Date	Department	Functional Profile	Location	Reporting
Citibank N.A.	Jan-2002 to Nov-2003	Strategic Analytical Unit	BIU – (Business Intelligence Units)	Karachi - Pakistan	Head of Analytics
<ul style="list-style-type: none"> • System Knowledge: Cardpac, SAS, Business Objects. • Predictive Modeling • X-Selling between (Liability and Asset) products (Portfolio Expansion Strategies) • Up-Selling of portfolio • CLI (Credit Limit increase) Programs • Back to Original -BTO Original program implementation • Product Promotions analysis and tracking • Accounts activation and Balance Transfer Program implementation • Product Profitability analysis (Cards, Auto Loans, PILs. And Mortgages) • Customer Loyalty based tasks - (Analyzing the clients performance) • Constructing daily Portfolio tracker • Customer Trend Analysis & Monthly comprehensive Portfolio Pack 					

Education

Degree	Majors	Year	Location
Master in Business Administration (SZABIST)	MIS and Marketing	2001	Karachi, Pakistan
Bachelors in Business Administration (SZABIST)	MIS	2000	Karachi, Pakistan

References:

<https://www.linkedin.com/in/faisal-manzoor-abbasi-35a83611>