

# **SHEIKH AHTSHAM AHMED**

**M.S-HRM (Gold Medalist) | MBA-Finance (Gold Medalist) | L.L.B**  
**CAMS | AIBP | FCIS | FCPA | Chartered- Banker**  
**PGD Corporate Law | PGD Islamic Banking**

**Deputy General Manager National Bank of Pakistan, Bishkek, Kyrgyzstan**



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## **Profile :**

Sheikh Ahtsham Ahmed has done his M.S with specialization in HRM (Human Resource Management) in the year 2013. Before this, he has already completed his MBA Finance in 2006. He completed these both degrees with multiple distinctions and finally earned **Gold Medal** in both of these degree qualifications. He also holds an LLB Degree from the University of the Punjab-Lahore (2015-2020) with augmentation of a one year Diploma (PGD) in "Corporate Law" from the same University. He also holds one year Diploma-PGD in Islamic Banking and Finance that enables him to integrate western concept of Banking & Modern Islamic principles for Economics, Banking & Finance.

Besides this, on his Professional Credentials, He is a Fellow member of Institute of Certified Public Accountants of Pakistan. He also has Fellowship of Institute of Corporate Secretaries of Pakistan. He is an Associate member of Institute of Bankers Pakistan with multiple distinctions and Pan-Pakistan positions. He is an Associate member of Institute of Chartered Bankers Scotland, UK. Apart from this, He is also a Certified Islamic Banker from National Institute of Banking and Finance (NIBAF-SBP). In Dec 2020, He also has done an internationally recognized certification i.e. Anti-Money Laundering Specialist (CAMS) and a Certification in Forensic Accounting and Fraud Examination from West Virginia University USA and second in Information System Auditing, Controls and Assurance from The Hong Kong University of Science and Technology.

He is presently a Banker at National Bank of Pakistan and serving as Deputy General Manager at its Bishkek Branch, Kyrgyzstan. He has vast professional banking experience of 14 years in the field of Commercial and Retail Banking for Conventional as well as Islamic banking fields, remained on the leadership and Challenging management roles with this largest Public Sector Bank of Pakistan.

He is a dynamic, multitasking and result oriented professional, with skill set of Banking business strategies, policies formulation and its Implementation. Proven record of accomplishments regarding setting and achieving business objectives & human capital management within organizational goals. Able of working in the multicultural environment, identify and seize opportunities and building team. He is Member of different Management Committees e.g. ALCO, HR, Risk Management, Credit Committee at Bishkek Operations.

## **Spécialités :**

- Relationship Management - Negotiations - Trade Sales - Policies framework drafting.
- Commercial Banking - Team Building - Management – Leadership.
- Strategic Planning – Re-organization - Restructuring of Business Lines.
- Commercial and SME Finance - Retail and Agriculture Finance

-Coordination with Regulatory Authorities - Interaction and Relationship Building with Government Departments and Corporate entities for the Board of Directors and Senior Management.

**Education:**

| <u>Degree/Qualifications</u>                                | <u>Year</u> | <u>Name of the Institute</u>                           |
|---|-------------|--|
| 1. M.S HRM (Gold Medalist)<br>CGPA 4.00/4.00 & 87.4%        | 2010-2013   | Superior University Lahore. Pakistan.                  |
| 2. MBA Finance (Gold Medalist)<br>CGPA 3.94 / 4.00 & 84.46% | 2004 - 2006 | International Islamic University, Islamabad, Pakistan. |
| 3. L.L.B  | 2015-2020   | University of the Punjab- Lahore, Pakistan.            |

**Professional Qualifications & Memberships:**

| <u>Qualifications</u>                                   | <u>Year</u> | <u>Institute Name &amp; Membership status</u>                     |
|---|-------------|---|
| 1. CAMS   | 2020-2020   | Certified Anti Money Laundering Specialist- ACAMS.                |
| 2. IBCC   | 2016-2016   | Certified Islamic Banker – NIBAF- State Bank of Pakistan.         |
| 3. FCPA   | 2008-2017   | Fellow Member-Institute of Certified Public Accountant -Pakistan. |
| 4. FCIS   | 2009-2015   | Fellow Member-Institute of Corporate Secretaries of Pakistan.     |
| 5. Chartered Banker- UK                                 | 2011-2012   | Associate Member-Institute of Chartered Bankers, Scotland-UK.     |
| 6. PGD (Islamic Banking)                                | 2012- 2013  | AL Huda- Centre of Islamic Banking and Economics, Pakistan.       |
| 7. AIBP   | 2012-2013   | Associate Member- Institute of Bankers of Pakistan. Karachi.      |
| 8. PGD (Corporate Law)                                  | 2013-2014   | The Law College, University of the Punjab, Lahore, Pakistan.      |
| 9. Forensic Account & Fraud Examination                 | 2020-2021   | University of West Virginia - USA                                 |
| 10. Information System Auditing, Controls and Assurance |             | The Hong Kong University of Science and Technology. Hong Kong.    |

**Academic and Professional Achievements:**

- 1) I achieved **1<sup>st</sup> Position** and awarded a **Gold Medal** in **MS. HRM** from Superior University Lahore.
- 2) I achieved **1<sup>st</sup> Position** in **Junior Associate-ship Of Institute of Bankers of Pakistan (JAIBP) examination; all over the Pakistan; placed at top in order of Merit List.**
- 3) In **“Islamic Banking and Finance” (JAIBP);** I topped all Pakistan and achieved **1<sup>st</sup> Position** and awarded **subject prize money** from IBP.
- 4) **Distinction Holder** in the subject of **I.T** in **JAIBP.**
- 5) I studied on **Merit Scholarship** and maintained **1<sup>st</sup> position in each semester of MBA** program from **International Islamic University Islamabad** and finally awarded a **Gold Medal** for achieving over all top position and academic distinctions.
- 6) I earned **Performance/Cash Award** for years i.e. 2008 & 2009 and later in 2011 & 2018 from my employer i.e. NBP.

**Courses/Work Shops:**

|  |                     |
|--|---------------------|
| Compliance and Internal Control (NBP-Online Courses) | 10 Online Trainings |
| Islamic Banking Course (NBP)                         | 01 Week             |
| Effective Branch Management Course (JNMDC- NBP)      | 03 Weeks            |
| Specialized Training on Foreign Trade & FC (NBP)     | 01 Week             |
| Specialized Training on SME Lending (IBP-SBP)        | 01 Day              |
| Training on SBP’s SME Lending Schemes (NBP)          | 03 Days             |
| Practical Training on Islamic Banking (NBP-IBG)      | 02 Days             |

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| Basics of Commercial Banking (IBP- SBP)          | 06 Weeks |
| Training on Free Trade Agreements (SMEDA)        | 01 Day   |
| Personality Development and self-grooming Course | 10 Days  |

## **Work Experience:**

### **1. Deputy General Manager- NBP Bishkek Branch - Kyrgyzstan.**

- Responsible for marketing Asset/Liability products of the bank to meet its budgetary business annual targets. Also responsible for keeping the charges within the budgetary limits and financial powers.
- To act as member of Branch Credit Committee, ALCO and HR and Compliance committees. Appraisal of loans/ credit proposals, decisions about hiring and firing staff; about investment options and about deployment of surplus liquidity of funds, treasury management function, Compliance and internal Control functions including risk mitigation for enterprise comes under the domain of DGM.
- Responsible for all Human Resources matters including Human capital and knowledge management for the international franchise of NBP; appraisal of performance of local staff, conducting training need assessment, Employees development, succession planning and talent management.
- Responsible for periodic updating of all bank policies/procedures and manuals in accordance with Head Office instructions and local regulatory periodic changes.
- To act as joint custodian by holding the charge of Branch cash, security documents; fully responsible to maintain cash in accordance with the Branch Insurance limit.
- To monitor, supervise and check the rectification work of all audit irregularities pointed out by internal / external / Regulators relating to internal control and other procedural lapses, Responsible for timely submission of compliance reports and clearance certificates.
- To verify/check and balance all general ledger heads/ Vostro Accounts and correspondent account with the Central Bank of Kyrgyz Republic

### **2. Area Manager (Business) Islamic Banking – NBP Central Region Lahore:**

- Primary responsibility of customer relationship management for the connecting Branches; which also includes raising and appraising Credit Proposals and determining loaning feasibilities.
- Active portfolio management & regular customer contact, identification and anticipation of customer's financial needs, making matches about product and services to help fulfill their needs and assuring a high level of customer satisfaction.
- Marketing of Islamic products and conducting survey on the bases of Market Intelligence for a better positioning.
- Market risk analysis and credit risk analysis.
- Credit Administration functions like Monitoring the securities, execution/documentation and charge creation & registration with SECP etc
- Controlling and Coordinating with Area Branches for rectification of audit irregularities, Internal Control and Compliance.

### **3. Head Commercial & SME Loans Unit – NBP Gujranwala Region:-**

- Unit Head for Deposit & SME & Commercial loans Portfolio/Business.
- Remained Overall responsible for analyze financing proposals according to the risk appetite of the enterprise/ Bank, according to the prudential regulations and other regulatory requirements.
- Collection / consolidation / preparation of monthly / quarterly SME data, making analytical report and correspondence with higher offices.

- Risk profiling of the loan customers based on their business assessments, financial risks and product market of their dealings.
- Processing, preparing and recording of all credit proposals & all advances related matters.
- Policy related correspondence, monitoring, persuasion thereof with the Branches.
- Processing of redemption cases of properties of loan customers.
- Correspondence / maintenance of record regarding exceptions of F & M Annual / surprise audit findings.

### **Key Strengths:**

- **Multi-Tasking:** Ability to work flexibly on a range of assignments simultaneously.
- **Analytical skills:** Evaluating skills of quantitative & financial reports.
- **Time Management skills:** Ability to work on complex tasks and to meet the deadlines.
- **Team Building:** Capacity to function as a member of a diverse, multi-disciplinary team.
- **IT Skills:** Good computer skills, especially in internet applications, word processing and spreadsheets.
- **Interpersonal Skills:** Ability to supervise and support staff in departmental work.
- **Managerial Skills:** Ability to control and manage the work; Application of knowledge for planning & budgeting as per management decisions.
- **Self-Recognition:** Awareness of own strengths and areas of weakness as evidenced by self-learning.

### **Language Skills:**

English, Urdu, Punjabi, Arabic & Russian (functional)

### **Personal Information:**

Marital Status: Married

Date of Birth: 25/06/1983

### **References:**

References will be furnished, if required.