



MUHAMMAD ZAHID

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Career Objective: Acquire sound analytical & managerial skills to play leading role in the financial sector

Date of birth: 29-10-1974

Education: M. Com (Finance), Hailey College of Commerce, University of the Punjab, Lahore 1998

Certifications: **Certified Anti-Money Laundering Specialist (CAMS), by ACAMS, USA (2007)**

Trainings/Courses

- **International Anti-Money Laundering/Counter-Financing of Terrorism** held in Washington DC (June 25-29, 2007), hosted by Federal Deposit Insurance Corporation (FDIC) in collaboration with Department of State, United States of America (USA).
- **Basel-II and its application in Pakistan** (January 21-22) at The Institute of Bankers Pakistan, Karachi
- **Implementation of Basel II – MCR Training Program** (2007) at The Institute of Bankers Pakistan, Karachi
- **Risk Focused Supervision and Risk Assessment** held in Hong Kong (November 14-18, 2005), hosted by the Hong Kong Monetary Authority (HKMA) in collaboration with Asian Development Bank (ADB).
- **Market Risk Analysis** by National Institute of Banking and Finance (NIBAF), Islamabad, Pakistan (April 10-30, 2004)
- **Mergers and Acquisitions** by National Institute of Banking and Finance (NIBAF), Karachi, Pakistan (February 20-21, 2007)
- **Banking Examination and Analysis** by National Institute of Banking and Finance (NIBAF), Islamabad, Pakistan
- **Strategic Planning and Strategic Management** by National Institute of Banking and Finance (NIBAF), Islamabad, Pakistan (November 21-22, 2006)
- **Workshop on Risk Management** by National Institute of Banking and Finance (NIBAF), Islamabad, Pakistan

Positions/Experience:

State Bank of Pakistan (SBP)

Off-site Supervision and Enforcement Department (OSED) Since 2007

Designation: Assistant Director

Handling following tasks/assignments

- Monitoring and taking proactive & timely enforcement actions in respect of a portfolio of Commercial Banks and DFIs with special emphasis on key areas such as asset quality, risk management, gap management, capital adequacy, liquidity management, control environment and earning potentials.
- Scrutinizing inspection reports prepared by on-site inspection teams of SBP, off-site surveillance reports, external auditors' observations, market reports and complaints and identifying the risk areas, irregularities and violations of the supervisory framework.

- Ensuring compliance of all the requirements of the regulatory framework from the institutions and evaluating the compliance / corrective measures taken by the banks.
- Giving input for amendments in the supervisory framework to meet its key objectives.
- Convening regular prudential meetings of the higher management with the Board of Directors and senior management of the banks/DFIs.

Banking Inspection Department (2001-2006)

Designation: Assistant Director

Handled following tasks/assignments pertaining to Banks/DFIs;

- Critically reviewed/evaluated corporate loans of banks with focus on the adoption of risk management practices as adopted by banks towards the implementation of capital accord..
- Conducted risk based inspections of banks/DFIs and highlighted through inspection reports all the major risks facing the banks/DFIs. I have the privilege of leading the inspection teams in a number of banks.
- Covered all the components of CAMELSS (Capital, Asset Quality, Management, Earning, Liquidity & Rate Sensitivity and Systems & Controls) during inspection.
- Inspected loans and investments portfolio of banks
- Critically examined general banking operations of banks
- Inspected foreign exchange and treasury operations of banks with specific focus on exports, imports, remittances

Handled following tasks/assignments pertaining to Exchange Companies (ECs);

- Put forward a set of recommendations to Exchange Policy Department for reforming the regulatory framework of ECs especially with reference to FE-09 (30-07-2002).
- Conducted technical sessions regarding the development of ECs Inspection Manual and gave presentations thereof.
- Provided guidance and technical support to the management/board of ECs in establishing their corporate structures on sound and sustainable basis.
- Lead the team in conducting the inspection of ECs

Investment Corporation of Pakistan (ICP) 1999-2000

Designation: Investment Officer

Handled following tasks/assignments

- Looking after the Investment Portfolio of the corporation.
- Participated in the investment management process of ICP Mutual Funds Portfolio.
- Worked for Project Financing through syndication
- Conducting research studies to manage the investment portfolio on competitive grounds

Punjab Rural Support Program (PRSP) Sahiwal 1999

Designation Finance and Credit Officer

Handled following tasks/assignments

- Appraisal of loan applications and disbursement of small loans
- Completing the documentation process
- Looking after the credit portfolio
- Arranging funds from the financial institutions for onward disbursement
- Sponsoring/funding the community base projects

Publications

- Preparation of **Inspection Manual for Exchange Companies**, for use in Banking Inspection Department, State Bank of Pakistan. Aspects of corporate governance, systems & controls, operations and anti-money laundering through the exchange companies have been covered in the said manual.
- **“Capital Market Development in Pakistan - a critique”** a thorough research article published in the Al-Iqtisad magazine (1997-98) of Hailey College of Commerce, University of Punjab, Lahore.

Language Proficiency English, Urdu, Punjabi, Arabic

References Will be furnished on request