

Career Synopsis

Bringing over 29 years of experience in commercial and retail banking within both Islamic and conventional frameworks, I've excelled in sales, collection, credit risk management for secured and unsecured banking products. My expertise lies in commercial & residential real estate and SME markets, with a strong background in developing and managing credit guarantee schemes (CGS), co-lending partnerships with banks, and executing comprehensive relationship management strategies to enhance portfolio quality and compliance. As Head of Initiation, I led a team of 65 FTEs, driving strategic growth and risk mitigation in critical banking functions.

Skills

- **Product Knowledge:** Extensive experience in SME market, commercial & residential real estate financing, and Automotive Finance demonstrating profound understanding of credit guarantee schemes (CGS) and co-lending partnerships
- **Relationship Management & Portfolio Quality:** Expert in managing customer relationships, cross-selling banking products, and maintaining high portfolio quality and compliance.
- **Strategic Leadership:** Under my leadership at Dubai Islamic Bank, I excelled in training and coaching high-potential staff, imparting product knowledge, banking principles, and leadership skills to drive team excellence.
- **Language Skills:** Professional working proficiency in Arabic, full proficiency in English, and native in Urdu/Hindi.

Work Experience

MANAGING DIRECTOR – Stellar Consulting – UAE – January 2019 – Present

At Stellar Consulting, I have provided expert consulting services to a diverse portfolio of clients, including **banks, oil & gas companies, buy now pay later companies, real estate developers, commercial fleet operator companies, and medium to large enterprises**. My focus has been on developing robust credit strategies, restructuring requirements, credit evaluation and risk management, risk analysis, and monitoring, and implementing effective credit solutions.

- Developed tailored credit strategies for clients, enhancing their financial stability and growth potential while minimizing credit risk.
- Led finance restructuring initiatives, optimizing credit terms and conditions for real estate developers and SMEs to support sustainable business growth.
- Designed and implemented comprehensive credit frameworks for commercial fleet operators, enabling efficient fleet expansion and robust risk management.
- Delivered advanced credit evaluation and risk management services, utilizing sophisticated analytics and risk assessment tools to improve decision-making accuracy.
- Established rigorous portfolio risk analysis and monitoring systems, significantly reducing non-performing loan ratios and maintaining high portfolio quality for clients.
- Introduced innovative credit solutions that improved credit approval processes, achieving reductions in turnaround times and increases in approval accuracy, thereby enhancing overall portfolio performance.

DIRECTOR – CREDIT RISK SOLUTIONS Al Taif Islamic Bank - Baghdad, Iraq - April 2019 – January 2023

- Engineered a comprehensive credit lifecycle for retail and SME banking sectors, establishing robust credit approval policies and benchmarks to guide the bank's lending practices.
- Enhanced credit risk management and approval precision by collaborating with compliance and legal teams, improving risk ratings, and documentation processes, alongside instituting stringent underwriting, monitoring, and control standards to maintain portfolio quality.
- Fostered team development and operational excellence through targeted training in advanced credit evaluation, mentorship of Relationship Managers on transaction complexities, and leadership in the creation and management of various credit schemes.

VICE PRESIDENT – HEAD OF CREDIT INITIATION Dubai Islamic Bank - Dubai, UAE - July 2005 – November 2018

- Led a broad range of financial services including Real Estate, SME, Automotive, and Shares & Sukuk Financing, significantly expanding the bank's portfolio from AED 9 billion to AED 14 billion by enhancing credit approval processes and policy development.
- Established the SME credit approval unit, growing its portfolio to AED 1.2 billion by 2018, and played a crucial role in integrating **TAMWEEL P.S.C's** real estate finance policies, ensuring alignment with bank objectives and regulatory standards.

- Innovated a Supply and Installation Lending Product tailored for building contractors, improving finance accessibility and project-based disbursements, while also cutting turnaround times for automotive finance approvals by over 50%.
- Mentored and trained the credit underwriting team on risk management and credit assessment, developed a comprehensive KPI system for performance tracking, and led software development to streamline finance application processing, showcasing leadership in team development and operational efficiency.

CREDIT INITIATION MANAGER – Union National Bank – Abu Dhabi, UAE - August 2001 - July 2006

- Led credit analysis for high-value commercial real estate cases, contributing to the bank's **Sheikh Khalifa Excellence Award win**.
- Provided mentorship and training, enhancing the performance of the front-line and sales staff.
- Took charge of underwriting commercial real estate cases with ticket sizes of up to **AED 100 million**, showcasing specialized expertise in handling the complex '**Smart Investor Loan**' product at Union National Bank.

SENIOR CREDIT ANALYST- Mashreq Bank, Dubai, UAE - January 1997 – July 2001

- Played a vital role as an integral team member in successfully centralizing personal loans operations across all branches of Mashreq Bank in the UAE, leading to streamlined processes and improved operational efficiency.
- Strategically implemented and managed process flows aimed at optimizing Turnaround Time for various critical activities, including loan application processing, approval, disbursement, and data capture, resulting in significantly accelerated service delivery.
- Proactively led efforts to train and organize the Contact Point Verification team, equipping them with essential skills and resources to excel in their roles, thereby enhancing the department's overall performance.

GROUP SALES MANAGER – CITI Bank - Karachi, Pakistan - January 1993 – July 1996

- Led the pioneering team tasked with introducing credit cards to the Pakistani market, laying the foundation for a significant financial milestone.

Education

BACHELORS IN COMMERCE – University of Karachi – Karachi, Pakistan - 1985

- Specialization: Business Administration