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| Khalid  |
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| Profile Summary | * 12 years experience working in the Islamic Banking Sector (Corporate Banking) and 4 years working experience with a renowned professional services firm.
* Strong beliefs in team work and possess good interpersonal skills.
* Good at interacting with others at all levels to ensure that team and organizational goals are attained.
* Excel within highly competitive environments where ample opportunities for professional/career growth are available.
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| Banking Employment | Muzn Islamic Banking 1. National Bank of Oman, Oman

 Head of Muzn Corporate (Team Leader Role)* Responsibilities involve sourcing of clients and managing Islamic corporate team.
* Reporting directly to Head of Islamic Banking and dotted reporting to GM Commercial Banking.
* Currently responsible for building corporate advances and deposits portfolio for Muzn Islamic Banking.
* Other responsibilities also include managing/improving product documentation, workflow processes and yearly budgeting, corporate strategy/policy review and peer analysis.
* Overseeing UAT for new products including documentation.
* System enhancement/improvement and resolution of teething issues.

 *Manger Corporate Banking** Was actively involved in the UAT prior to launch of the Islamic Window.
* Focus was mainly on the Corporate Islamic Products and improvising MIS generated from the System.
* Working on product documentation and
* Lining up potential clientele prior to the launch of the window.
* Subsequent to launch was personally responsible to build up corporate portfolio from scratch.
* Develop team for upkeep of portfolio and growth of the window’s business.

  | January 2014- presentSeptember 2012-December 2013 |
|  | Dubai Bank PJSC, UAE Relationship Officer (RM Role)* Managed an active advances portfolio of up to AED 1.2Billion for relationships ranging from contracting, manufacturing and trading companies.
* Management of high profile relationships and soliciting new advances and liabilities business for the bank.
* Preparing credit packages for existing and prospective customers.
* Reporting to the Corporate Head and also assisting with certain demanding relationships and assignments.
* Liaison with Risk Management and Internal Audit departments for resolution of queries regarding the credit portfolio.
* Managed Syndication deal for DEWA (USD 2.2Billion) and including liaison with other banks with reference to documentation and processing of transaction.
 | *February 2007-**August 2012* |
|  | Al Baraka Islamic Bank B.S.C (E.C) Pakistan  | 2004-2007 |
|  | Assistant Manager Credits* Managed credit relationships at the Main Branch, including preparation of credit packages for new and prospective clients.
* Arranging for security documentations etc.
* Liaison with different departments for administering perfection in security documentation and Shari’a Compliant transactions.
* Structuring of transactions in line with the customer needs and Shari’a Guidelines.
* Worked with IT and Finance to develop Ijarah Software, including testing, implementation (data migration) and training of other personnel.
* Handled/Managed daily closing operations for retail banking, including branch sales, business development and customer service.
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| **Other Experience** | **PriceWaterhouseCoopers, Pakistan** **(Audit Senior)**I was engaged in the performance of statutory audits of various sectors such as Financial Institutions, food processing, welfare organizations (NGO’s), educational institutions & telecommunication.* Ascertaining, documenting, and evaluating the clients various systems including accounting, internal control, and management information, as well as performing compliance testing to ensure that they have been effectively operational through out the period under review.
* Assessment of client’s business and internal control risk,
* Planning the audit on the basis of assessed risk level and available human and time resources.
* Preparation/Examination, analysis and review of financial statements for the purposes of forming an opinion as per statutory and professional requirements
 | 1999 - 2003 |
| Education | Chartered Accountancy, *Last module remaining.*Chartered Accountancy Foundation/Intermediate –*(Bachelor Equivalency)*A’ Levels - Keynesian Institute of Management SciencesO’ Levels – Beconhouse Public School  | 2004199719951993 |
| Certifications | Islamic Finance Qualification L3 –CISI UKCorporate Credit: Cash Flow Perspective – Fitch Training Program  |
|  | Islamic Banking – Emirates Institute for Banking & Financial StudiesCapital Markets & Money Markets - Emirates Institute for Banking & Financial Studies |
| Personal Information |  |
|  | * **Born, September 12, 1976**
* **British National**
* **Married**
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