**Neel**

Email: [neel.387889@2freemail.com](mailto:neel.387889@2freemail.com)

**senior Treasury and Finance Executive**

*Liquidity Advisory | Financial Risk Management | Global Financial Markets*

**Intrapreneurial liquidity expert with a superior record of managing multi-billion-dollar balance sheets, driving record P&L growth and devising innovative financial risk strategies.**

Global treasury and finance executive offering 12 years of progressive banking and consulting experience. Harness a wealth of knowledge and technical specialization in liquidity advisory and asset and liability management to solve business challenges with an ethical and efficient approach. Guide C-suite and board level decision-making, capitalizing on persuasive acumen to drive enterprise-wide consensus building and buy-in on new policies, systems, and methodologies. Strong conceptual skill in articulating whitepaper publications and designing financial frameworks.

**Career Highlights Snapshot**

* ***Industry Experience***: Banking and Financial Services, Corporate Banking, Capital Markets, Treasury
* ***Technical Specialization***: Liquidity Management, Asset & Liability Management, Strategic Planning and Governance, Funds Transfer Pricing, Basel I, II, III
* ***Leadership Strengths***: Strategic Business Planning, Financial Analytics, Corporate Governance, Executive Leadership, Stakeholder Management, Cross-functional Collaboration, Thought Leadership
* ***Governance & Policy Development:*** Evaluated governance structure, segmented accountability and simplified workflows between Finance, Treasury and Market Risk.
* ***Financial Risk Analytics:*** Deployed enterprise-wide level asset and liability pack that measured and managed liquidity gap, deposit concentrations, foreign exchange net open positions, and key rate duration.
* ***System Implementation:*** Led SunGard/Bancware Focus ALM system infrastructure revamp. Collaborated with Head of Treasury and Head of Market Risk in validating feature functionality and data migration process.
* ***Publications:*** “Balancing Liquidity and Risk in Modern Payment Systems: Use of AI-controlled dynamic periodic net settlement methods in real-time payment market infrastructures.” ([https://www.slideshare.net/slideshow](https://www.slideshare.net/slideshow/embed_code/key/xLpxYxossTQbjZ))
* ***Education:*** Graduated from Canada’s premier MBA program, incorporating an innovative approach to high-performance team-based learning.

**Professional Experience**

**Director, Consulting Expert – Banking & Payments Modernization**

**CGI** – *Toronto, Canada* 2017 - Present

Handpicked to provide thought leadership and liquidity subject matter expertise as a leader and driver of business consulting engagements with key banking clients, central market infrastructures, and financial intermediaries.

* Co-creator of the cost of the Lynx collateral model that established the compelling point of view for the Payments Canada modernization roadmap.
* Payments Canada Liquidity SME on the Industry Migration Roadmap Team. Led collateral cutover strategy work stream and conceptualized business and liquidity implications of migration roadmap.
* Netting and settlement SME for designing Payments Canada Interac/Acsys payment clearing and settlement model for real-time rail and payments.
* Led Liquidity advisory engagement for Bank of Montreal to future proof operational liquidity solution
* Developed intraday liquidity consulting proposals, articulating solution, readiness, operating model and pricing considerations

**Head of Asset & Liability Management, Financial Group**

**Qatar Islamic Bank** – *Doha, Qatar* 2013 - 2015

Hired as an integral member of the executive committee, mandated to manage liquidity, interest rate, and foreign currency risk. Sought after for asset and liability management expertise to optimize balance sheet management, incentivize profitable growth, and provide a governance structure that improves overall C-suite decision-making through optimized analytics utilization.

*Qatar Islamic Bank – Head of Asset & Liability Management Continued…*

* Conceptualized hybrid FTP mechanism to improve net interest margin analysis and forecasting capabilities, resulting in a 2015 Q3 budget excess of $40M.
* Optimized treasury management of short-term liquidity, reduced volatility of liquidity ratios to within 0.3% error margin, and improved cash flow forecast from seven-day outlook to thirty days.
* Saved $25M add-on a 2014 regulatory compliance capital charge by benchmarking behavioral profile of non-contractual deposits to capital reserves.
* Gained executive buy-in to postpone interest rate hedging for $1B sovereign bond portfolio to 2016, utilizing improved simulations to accurately project interest rate and reinvestment risk, saving $10M in derivative expenses.
* Drove cross-department collaboration as a key interdepartmental leader who built trust and consensus between Finance, Treasury, and Operations for the seamless implementation of a new FTP analytical framework.
* Prepared and articulated business case and rationale for compelling balance sheet initiatives that garnered C-Suite, Board-level, and senior management support.

**Associate Director, Strategy & Planning, Regional CEO**

**Standard Chartered Bank** – *Dubai, UAE* 2011 - 2013

Directed regional growth and expansion strategy and execution plans, guiding CEO decision-making for the pursuit, acquisition, and investment in country-specific markets and industry segments.

* Led reporting and due diligence efforts for the synchronized build and maintenance of acquisition projections for CEO-level financial, business, infrastructure, regulatory and integration planning.
* Prepared and presented to the CEO high-level business plans and strategy that defined the approach for investment operation, resource, and personnel requirements for the pursuit of country, segment, and product growth.
* Reprioritized investment strategies, budgets, and resource allocation into five-year CAPEX and OPEX plan that segmented countries into a three-tier system based on balance sheet size, revenue, and product cross-sell metrics.

**Associate Director, Liquidity Management, Financial Markets**

**Standard Chartered Bank** – *Dubai, UAE* 2007 - 2011

Held direct management responsibility for the funding requirements of a $23B balance sheet across three legal entities. Spearheaded strategic deposit mobilization efforts towards sovereign wealth and supranational funds. Oversaw and guided funding and liquidity management, governance and regulatory control, and product reclassification functions.

* Realigned team’s focus on return on assets that included raising the funding required for high-yield and low-capital intensity liquid assets.
* Navigated and successfully operated through the 2008 financial crisis to deliver a year-over-year (YOY) revenue growth of 389% and realizing $80M+ in revenue between 2009 and 2010.
* Recognized as key deal team contributor for a $175M gold deposit for regional central bank, cultivating strong partnerships with commodity brokerage sales teams.
* Collaborated with the Bank’s Financial Controller on a product reclassification strategy, reducing annual cost distortion of $1.2M through a transparent and consistent funds transfer pricing framework
* Sourced money market deposits and executed foreign exchange swaps, repos, and hybrid deposit structures to effectively manage foreign currency intra-day funding and liquidity gaps.
* Institutionalized a liquidity clearance mechanism that provided governance and regulatory control, preserved structural liquidity, and maintained regulatory, stress, and liquid asset buffer requirements.

**Early Noteworthy Experience** includes Business Planning Manager, Corporate Banking (2006-2007) and International Graduate Development Program (2005-2007) at Standard Chartered Bank in Nairobi, Kenya.

**Education & Professional Development**

**MBA, Finance** | Queen’s University, Stephen J. R. Smith School of Business 2016 - 2017

**Bachelor of Science, Computer Science & Information Systems** | Florida Institute of Technology 2000 - 2003

**Financial Risk Management (FRM) –** Passed Level 2 and awaitingcertification 2019