

V. Gowribalan MCSI
FCMA, CPA (Aust.), CGMA, BSc (Hons.)

Investment Manager with an established investment track-record across the GCC region spanning listed equities, sukuks and debt securities. Honed expertise of 14 years in portfolio management and investment analysis. Experience includes establishing and leading the Asset Management Division (AMD) of Ahli Bank SAOG; launching of mutual fund, structuring of wealth management products, strategizing acquisitions, handling initial public offerings (IPOs) and raising investment funds across asset-classes and risk-thresholds.

Credentials include a First Class Honours Degree in Applied Accounting (**BSc. Hons.**), Member of the Chartered Institute of Securities and Investment – U.K. (**MCSI**), Fellow of the Chartered Institute of Management Accountants – U.K. (**FCMA**), Certified Practising Accountant (**CPA Aust.**) and Chartered Global Management Accountant – U.S.A. (**CGMA**).

Average returns generated amounts to 12.5% (annual average) over the past 9 years, across the GCC listed equities and exceeding 4.5% within the fixed income asset class.

PROFESSIONAL EXPERIENCE ≈ 14 YEARS

Ahli Bank SAOG
(www.ahlibank.om)

(3½ Yrs. / Oct.'12 – Feb.'16)

Head of Asset Management

Reported to CEO; founding employee of the division, tasked with establishing the business vertical for the banking franchise.

Achievements: Built a client profile spanning the GCC region, encompassing; Pension Funds, Banks, Insurance Companies, Takaful operators, Large Corporates, Family offices and HNI/Individual investors.

Investment Management: GCC/MENA focused – capital market investments via Mutual Fund and Discretionary Portfolio Management (DPM) service offerings tailored to suit varied risk tolerances. I led the investment managers with oversight on asset allocation, security universe selection and market risk management.

- First in the market with exclusive DPM service offering, focusing on Income/Debt securities,
- Grew AUM from inception up to USD 340 Mn. – within 3 years,
- AUM demography – 61% fixed income / debt securities, remainder GCC equities.

Investment advisory & placement: Oman Sovereign Sukuk – investment advisory - (USD 654 Mn.), 3 Power Company IPOs – acted as collecting agent (USD 305 Mn.), Omantel 2nd IPO– acted as collecting agent (USD 248 Mn.), Islamic Bank and Takaful operator IPO collecting agent (USD 129 Mn.), Oman's first Sharia complaint MENA focused fund – issue manager, fund manager & collecting agent.

Wealth Management - Product Development:

- Yield Enhancer Series (YES) Notes - income enhancing, asset backed notes of fixed term and return
- ahli-annuities - self-directed wealth management and retirement planning solutions
- Gulf Retirement and Investment Plan (GRIP) – holistic services platform targeting self-directed retirement planning and wealth management solutions

Key acquisitions:

- Gulf Mushroom Products Co. (GMPI) 22.5% stake
- Sweets of Oman (OSCI) 7.6% stake
- Majan Glass (MGCI) 3.5% stake

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Oman National Investment Corporation (ONIC) Holding SAOG
(www.onicholding.com)

(4¼ Yrs. / Jun.'08 – Sep.'12)

Portfolio Manager

Reported to the Chief Executive Officer, as a member of the Management Investment Committee, responsible for formulating overall investment and portfolio management strategy. The portfolios under purview included the proprietary portfolio and the Insurance subsidiary portfolio (Insurance Policy holders funds are managed in-accordance with the Capital Market Authority stipulated investment guidelines).

Oversight over a portfolio of USD 250Mn, which consisted of market coverage spanning the GCC region (Equities and Fixed Income), Strategic Holdings across financial services sector and select Global ETFs.

Returns earned, averaged 18% p.a. over 4 years and 'alpha' (6% average) over the years.

The Financial Corporation Co. SAOG
(FINCORP) (www.fincorp.org)

(1 Yr. / Apr'07 – Jun'08)

Assistant Vice President / AVP

Reported to the EVP, formulated trading & portfolio management strategies for discretionary and mutual fund assets under management.

Achievements: Total portfolio under management - USD 220Mn (RO. 85Mn.) / Return (70% p.a.) - Mutual funds under management recorded exceptional performance, exhibiting low-volatility, and impressive risk adjusted returns notching alpha (α) in excess of 7% (Best Performing funds – 2007)

- Generated realised gains in excess of \$ 2.8Mn. for the proprietary trading portfolio (RO. 1.1Mn.) / Return (70% p.a.)

Since appointment initiated equity research reports in the following segments:

Banking - Oman International Bank SAOG (**OIBB**) **Cement** - Oman Cement Co. SAOG (**OCOI**)

Steel - Al Jazeera Steel Products SAOG (**ATMI**) **Telecom** - Oman Telecommunication Co. SAOG (**OTEL**)

Worked as lead analyst for an IPO of a large contracting and engineering company, which emerged the largest IPO in the history of the capital market of the Sultanate as at Dec. 2007 (**GECS**).

MGH Associates Ltd. (www.mghglobal.com)

(1 Yr. 3 Mths. / Jan'06 – Mar'07)

Chief Trader

Achievements: Since appointment achieved an ROI of 63% p.a. and increased total portfolio under management to \$ 15Mn. An increase of 73%, with returns of 45% p.a.

HNB Securities Ltd. (www.hnb.lk / www.hnbsl.lk)

(3 Yrs. / Nov'02 – Nov'05)

Assistant Manager - Trading & Strategy

Reported to the CEO, responsible for formulating the respective trading strategies for all markets in operation: Equity Trading, Bond Trading and Money Market Trading.

- Total Portfolio under management US\$ 100 Mn. / Return (48% p.a.)
- Total Trading Profits earned \$ 6.37Mn.
- ROI of 52% p.a. average maintained for the period(s).

Ernst & Young (www.ey.com)

Financial Assurance Executive

(8 Mths. / Mar'02 – Nov'02)

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PROFESSIONAL EXPERIENCE ≈ 14 YEARS

ROLE	ORGANISATION	TENURE	AVERAGE RETURN
Head of Asset Management	Ahli Bank SAOG	3½ Yrs. / 1 st Oct. '12 – 15 th Feb. '16	8% p.a.
Portfolio Manager	Oman National Investment Corporation ONIC Holding SAOG	4¼ Yrs. / 28 th Jun. '08 – 30 th Sep. '12	18% p.a.
Assistant Vice President / AVP	The Financial Corporation Co. SAOG FINCORP	1 Yr. / 28 th Apr '07 – 8 th Jun '08	70% p.a.
Chief Trader	MGH Associates Ltd.	1 Yr. 3 Mths. / 1 st Jan '06 – 31 st Mar '07	45% p.a.
Trading & Strategy Assistant Manager	HNB Securities Ltd. Hatton National Bank (HNB)	3 Yrs. / 23 rd Nov '02 – 30 th Nov '05	52% p.a.
Financial Assurance Executive	Ernst & Young	8 Mths. / 1 st Mar '02 – 6 th Nov '02	n/a

ACADEMIC & PROFESSIONAL CREDENTIALS

Academic Qualifications:

- **BSc (Hons.)** –First Class – Applied Accounting (University of Oxford Brookes, Oxford, U.K.)

Professional Qualifications:

- **MCSI** / Member of the Chartered Institute of Securities and Investment (Membership No. 134821)
- **FCMA** / Fellow of the Chartered Institute of Management Accountants – U.K. (Registration No. 1-HNSP)
- **CPA** / Certified Practising Accountant – Australia (Membership No. 9582697)
- **CGMA** /Chartered Global Management Accountant

Certifications:

- International Certificate in Wealth & Investment Management (CISI)
- Risk in Financial Services (CISI)
- Operational Risk (CISI)
- ACI (The Financial Market Association) Certified Dealer
- Emotional Intelligence (CBFS)
- Colombo Stock Exchange (CSE) Certified Investment Advisor, Derivatives Trader & Sponsor
- Euro Money Certified Professional – Capital Market & Bond Mathematics
- Central Bank of Sri Lanka Certified Finance Professional
- Obtained a Merit Pass (A) from the Vinod Kothari School of Securitisation

Professional & Personal development:

- Platform competence – Reuters Eikon & Zawya
- Technical Analysis – Reuters / Smartline Training Institute (14 day resident course)
- Financial system stability and framework – Central Bank of Sri Lanka
- Capital Market Development – SEC/Securities and Exchange Commission, Sri Lanka
- Securitisation - SEC/Securities and Exchange Commission, Sri Lanka

PERSONAL DETAILS

Date of Birth : 4th January 1981

Resident : Dubai, UAE

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