



Ihtisham Ahmad

Nationality: Pakistani **Date of birth:** 27/04/2001 **Gender:** Male

Phone number: (+36) 701460429 **Email address:** Ihtisham2211@gmail.com

WhatsApp Messenger: +36701460429

Home: Budapest (Hungary)

WORK EXPERIENCE

Credit analyst

The Bank of Khyber [01/06/2024 – 31/08/2024]

City: Peshawar | **Country:** Pakistan | **Name of unit or department:** SME Department - **Business or sector:** Financial and insurance activities

- **Conducted** thorough assessments of SMEs' creditworthiness through **financial analysis** and **risk evaluation**
- **Analyzed risk** factors and recommend appropriate credit limits and tailored terms for potential clients.
- **Ensured full compliance** with Prudential Regulations as defined by the State Bank of Pakistan for SME financing.
- **Monitored and managed existing SME accounts** to ensure strict adherence to loan agreements and terms.

Trainee

DigiSkills [01/07/2023 – 31/10/2023]

City: Islamabad | **Country:** Pakistan

- **Acquired knowledge** on the dynamics of Analytical tools & techniques and business intelligence
- **Developed effective and contemporary Analytical & Intelligence Strategy**
- **Gained proficiency** in computing tools to solve market & business problems
- Recognized the need for better data and information for decision making

Career-Prep Fellow

Amal Academy [01/08/2022 – 28/02/2023]

City: Lahore | **Country:** Pakistan

- **Communication:** Completed a competitive written application and interview process to be selected from over 4500 applicants for intensive 3-month Fellowship funded by Stanford University
- **Skills development:** Invested 150 hours in order to develop business skills (e.g., communication, leadership, problem solving, teamwork, etc.) that will help me make a deeper impact on the job

EDUCATION AND TRAINING

Master's in International Economy & Business

Budapest University of Economics and Business [10/09/2024 – Current]

City: Budapest | **Country:** Hungary | **Website:** <https://unideb.hu/> | **Level in EQF:** EQF level 7

Bachelors in Economics

Islamia College Peshawar [26/08/2019 – 22/09/2023]

City: Peshawar | **Country:** Pakistan | **Website:** <https://www.icp.edu.pk/> | **Level in EQF:** EQF level 6

LANGUAGE SKILLS

Mother tongue(s): Pashto

Other language(s):

Urdu

LISTENING C2 READING C2 WRITING C2

SPOKEN PRODUCTION C2 SPOKEN INTERACTION C2

English

LISTENING C2 READING C2 WRITING C2

SPOKEN PRODUCTION C1 SPOKEN INTERACTION C1

Hungarian

LISTENING A1 READING A1 WRITING A1

SPOKEN PRODUCTION A1 SPOKEN INTERACTION A1

Levels: A1 and A2: Basic user; B1 and B2: Independent user; C1 and C2: Proficient user

DIGITAL SKILLS

Microsoft Office (Outlook, Excel, Word, PowerPoint) / Financial proposal writing skills / Analysing Financial Statements / Team-work oriented / INTERNET AND SOCIAL MEDIA

HOBBIES AND INTERESTS

Book Reading

Football

Cooking