

AHMED RAZA KHAN LODHI

+1 (224) 427 8435

linkedin.com/in/ahmedrazakhanlodhi

ahmedlodhi@uchicago.edu

EDUCATION

University of Chicago - Harris School of Public Policy

Master of Science in Computational Analysis and Public Policy (MSCAPP)

Chicago, IL

Expected June 2027

- International House Scholar for the Year 2025/26

- Courses: CS with Applications, Mathematics for CS & Data Analysis, and Statistics for Data Analysis

Institute of Business Administration (IBA)

Bachelor of Business Administration (BBA), Finance (Major), Marketing (Minor)

Karachi, Pakistan

August 2016

EXPERIENCE

UNIVERSITY OF CHICAGO - BOOTH SCHOOL OF BUSINESS

Chicago, IL

Courses: *Strategies and Processes of Negotiation; Strategy & Structure: Markets and Organizations*

January 2026 - Present

- Supported delivery of two MBA courses through Canvas coordination, office hours, grading, and exam administration

STATE BANK OF PAKISTAN (SBP)

Karachi, Pakistan

Banking Supervision Department / Assistant Director → Deputy Director

September 2018 - September 2025

- Represented SBP in inter-agency and international forums (incl. FATF exercises), contributing supervisory inputs that supported AML/CFT reforms
- Presented reform options for Zarai Taraqiati Bank Ltd. (ZTBL; PKR 240B+ assets) to the Office of the Prime Minister (Pakistan), covering internal restructuring, privatization, and PPP pathways
- Led PPCBL turnaround: facilitated board formation after 20 years; led its first external risk rating in 16 years; initiated its transformation into “Punjab Kissan Bank”
- Served as Lead Regulatory Supervisor for six banks; escalated systemic control gaps to senior management and supported enforcement actions, including penalties exceeding PKR 17B
- Integrated complaint-data APIs into supervisory monitoring (dashboards and early-warning flags), strengthening consumer protection and informing corrective actions for persistent complaint patterns
- Led and supported 30+ off-site and on-site examinations under the Risk-Based Supervision Framework; assessed financial condition, governance/AML-CFT controls, and corporate credit portfolios, alongside consumer protection and risk management
- Identified high-risk exposures (PKR 30B+) and recommended provisions; strengthened AML controls, contributing to 10+ new transaction-monitoring rules and enhanced detection coverage
- Co-authored SBP internal supervision manual for Islamic banking; drafted supervisory review procedures for Shariah-compliant operations
- Developed board-level remediation plans addressing trade compliance, AML breaches, and credit-control weaknesses; reduced repeat findings through tracked corrective actions

MEEZAN BANK LIMITED

Karachi, Pakistan

Relationship Manager (*Product Development and Shariah Compliance*)

July 2016 - January 2018

- Delivered Shariah consultancy across corporate, retail, and SME financing; developed conversion proposals and ensured Shariah Board compliance, contributing PKR 100M annually to bank profits
- Managed Islamic finance certification programs at IIIB and coordinated capacity-building initiatives with industry partners (incl. Al Meezan Investments; PKR 500B AUM; BIBF; AAOIFI)

PROJECTS

- Built “MortgageMatch,” a consumer-facing Python command-line tool + HTML report that analyzes U.S. mortgage approval vs denial patterns for Illinois (2024), comparing outcomes by borrower profile (income/loan amount bands, loan purpose), county, and lender using public Home Mortgage Disclosure Act data
- Built a Housing Segregation Simulation (Schelling’s Model) in Python: implemented a grid-based “city,” defined similarity/satisfaction thresholds and neighborhood composition metrics, and simulated relocation dynamics to analyze emergent segregation patterns

SKILLS

- **Technical:** Python; R; Power BI; SPSS; EViews; Bloomberg; Reuters; MS Office (Excel, PowerPoint, Word)
- **Domain:** Risk-Based Supervision; regulatory compliance; credit & market risk; AML/CFT; stakeholder engagement with bank boards and C-suite
- **Certificates (University of Cambridge):** Suptech Frontiers (May 2024); Practical Data Science in Financial Supervision (Sep 2024); Product & Organizational Innovation (Dec 2024)

LEADERSHIP AND INTERESTS

- **Leadership:** Elected Manager, IBA Student Council; Returning Officer (Pakistan General Elections, 2024); trained SBP Management Trainee cohorts on governance & risk management
- **Interests:** Trekking; photography/storytelling (9,000+ followers); culinary & cultural exploration