



Cell: 00966 548659971

Email: [mamirriaz@gmail.com](mailto:mamirriaz@gmail.com)

## Credential Vitae

MUHAMMAD AMIR RIAZ

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**Overview - Professional Expertise:** Enriched experience in credit, risk management in commercial banking and non-banking businesses in Saudi Arabia and Pakistan.

- Performance driven professional; with valuable experience in Credit, Risk, Commercial banking Operations Key Account Management and Team Management. Demonstrate developing & implementing solutions to multi-dimensional complex operational problems.
- Significant contributions in providing objective assurance and advice that add value influencing change enhances operational control & governance; improving accountability for results. Hands on experience; managing processes as per Regulatory requirements and leads best practices.
- Expertise in designing systems & procedures and contributing towards improved financial performance, designing, implementing systems and procedures to enhance the overall efficiency of the organization; creating a value for Stakeholders.

### **Competencies Entail:**

- Credit – Islamic Finance / Project Financing / Restructuring of Debt / Credit Appraisal / Pre approval Credit.
- Review/Post sanction reviews/Portfolio Monitoring/Proactive exit strategy.
- Reviews on Operational, Credit & Compliance - Strategic Planning.
- Reviews on Policy & Procedures - Risk based Internal Audit.
- In-depth assessment and projected reciprocity for the organization when extending credit facilities to potential borrowers to ensure organization is not exposed to un-warranted risk.
- Good interpersonal communication, time management and negotiation skills to handle pressure.
- Commercial operations - Inspection & Audit Compliance.
- NPA reviews and Recovery Management.

**Special Mentions:**

- Demonstrated excellence in establishing and leading the Integrated Corporate and Risk Management aimed at providing guidance as well as checking / balancing to the risk exposures in the businesses of the institution within pre-defined risk appetite.
- Manage overall operations establishing a robust framework for the organization; putting in place the procedures, guidelines and standards for an enterprise. Policy compliance reviews with inputs to the executive committee.
- Played a stellar role in managing the organization's overall portfolio, credit, market, liquidity risks & operational issues.
- Served as a part of the senior management team and an advisor and partner to the business unit heads.

**Proficiency Matrix:****Functional:**

- Strategy Planning: Formulating business strategies and strategic utilization of available resources to achieve organizational business objectives with forecasts of business, industry and economic conditions for investment decisions.
- Financial Analysis: Measure financial and operational performance viz. financial ratios, trend analysis, key performance indicators, sales forecasting, and budget model and management reports.
- Risk Management: Reviewing risk policies for implementation and effective mechanisms adherence. Proactive classification of loans based on quantitative and qualitative parameters and proactive recommendations on exiting exposures that may potentially carry a loss to the business entities. Exhaustive Portfolio Reviews entailing product and process reviews identifying risks and advising mitigations.
- Client Servicing: Proven ownership of deliverables to the management. Devising and implementing customer delight strategies as well as maintaining with productivity gains.
- Ability to cross sell wider range of products to existing clients and achieve growth through new client acquisitions. Proactive achievement skills in terms of higher wallet share and improved customer profitability.

**Managerial:**

- Monitoring the performance of team members to ensure efficiency in operations and meeting of individual & group targets. Streamlining efforts for attainment of short and long term goals of the company taking into care the mission and vision. Synergizing with cross functional roles for achieving completion of strategically crucial projects.

**Employment Trail:**

Company Name	Perio	Perio	Position
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	<b>d From</b>	<b>d To</b>	
<b>Al Yusr Leasing &amp; Financing, Riyadh, KSA</b>	<b>Jan- 15</b>	<b>At Pres ent</b>	<b>Chief Corporate Officer</b>
<b>Raeda Finance, Riyadh, KSA</b>	<b>Apr- 11</b>	<b>May- 15</b>	<b>Chief Executive Officer</b>
<b>BankMuscat, Riyadh, KSA</b>	<b>Feb- 07</b>	<b>Apr- 11</b>	<b>Senior Manager, Corporate Banking Group</b>
<b>Saudi ORIX Leasing Company</b>	<b>May- 01</b>	<b>Feb- 07</b>	<b>Senior Manager, Credit &amp; Marketing</b>
<b>ORIX Leasing Pakistan Ltd., Pakistan</b>	<b>Jan- 94</b>	<b>May- 01</b>	<b>Manager, Credit &amp; Marketing</b>



Joined Al Yusr (Sharia Compliant Financial Leasing Company) and currently working as Chief Corporate Officer, the responsibilities include team management, business generation, and maintaining new and existing portfolio of SME/Corporate. In addition, assisting medical segment with total team strength of fifteen staff focusing Medical Equipment and Morabaha business. Make close liaison with management assisting the execution and periodic reviews in coordination with credit team.

Special Mention: I have been involved in preparing credit and risk policy frame works complying with prudential guidelines. Trained the credit team on improving report writing skills and credit assessment and addressing risks.

Responsible for direct, control and lead day to day corporate business activities of the company in term of; Sales business planning, Credit & Collection risk lines, business development, and process management to ensure the achievement of the Company's goals.

-In addition, accountable for improvements of customer satisfaction levels by ensure the employee enthusiasm objectives pursuant to the dedicated delegated authorities.

-In conjunction with the other executive members, determine the long-term strategic objectives of the business. -Ensure business growth through directing and managing corporate business operations activities to ensure these are delivered in accordance with the organizational strategy.

-To plan, direct and manage the performance of the corporate business, as dictated by the overall strategy, in addition, to maintain and develop business growth in accordance with the agreed business objective.

-Introducing new products, new financing terms and tailor the financing terms to the customer needs.

-The focus of the position to ensure the thorough review and timely processing of corporate credit applications while minimizing risk to the company.



## **ALRAEDAH FINANCE, Riyadh, KSA**

Joined Raeda Finance (Sharia Compliant Financial Leasing Company) previously named Aalam Alarab Leasing Co., during April 2012 and set up a lease finance company to provide financial services to medium and low medium scale companies. The company started commercial operations in October 2011 aiming a mission to build and sustain lasting relationships with clients by providing flexible and creatively structured financing options, while providing our clients with excellent professional service and advice in a responsive manner to their unique needs. Raeda Finance a Saudi-based company dedicated offering sharia compliant equipment/vehicle leasing and other financial solutions, creatively structured and quickly executed to best meet the needs of varied client base. Raeda assist its customers maximize their profit potential by applying creative financing solutions to achieve greater growth potential, create significantly higher levels of customer satisfaction, reduce operating costs, and/or increase sales and market share.

Responsible for providing strategic leadership for the company by working with the Board and management to establish long-range goals, strategies, plans and policies.

### **Essential Functions:**

- Plan, develop, organize, implement, direct and evaluate the organization's fiscal function and performance.
- Participate in the development of the organization's plans and programs as a strategic partner.
- Evaluate and advise on the impact of long range planning, introduction of new programs/strategies and regulatory action.
- Develop credibility for the finance group by providing timely and accurate analysis of budgets, financial reports and financial trends in order to assist the Board and senior executives in performing their responsibilities.
- Enhance and/or develop, implement and enforce policies and procedures of the organization by way of systems that will improve the overall operation and effectiveness of organization.
- Establish credibility throughout the organization and with the Board as an effective developer of solutions to business challenges.
- Provide technical financial advice and knowledge to others within the financial discipline.
- Improve the budgeting process on a continual basis through education of department managers on financial issues impacting their budgets.
- Develop a reliable cash flow projection process and reporting mechanism, which includes minimum cash threshold to meet operating needs.

### **Competencies:**

- Leadership
- Strategic Thinking
- Business Acumen
- Problem Solving/Analysis
- Decision Making
- Performance Management
- Results Driven
- Communication Proficiency

### **Significant Attainments:**

- Efficiently handled overall assigned management and operational tasks of the company which are acknowledged through proven performance and internal controls.
  - Proactive role adopting best practices for the company makes close interactive role being a member of Executive Committee.
  - Performance oriented in terms of achievement of company's objectives.
- Formulated and implemented a comprehensive credit appraisal process; institutionalized best practices in credit and ERM.



بنك مسقط  
BankMuscat BankMuscat, Riyadh, KSA.

Joined BankMuscat (Sharia Compliant Bank), Riyadh in 2007 as Senior Manager, Corporate Banking Group. The responsibilities include;

- Introducing new clients and maintain the existing assigned accounts.
- Cross sell banking products. Project and syndications financing of large ticket accounts.
- Implement cost-effective structure suitable to achieve revenue, customer service and profitability objectives.
- Undertakes hands-on management affairs in order to deliver the agreed upon business objectives.
- Implement and ensures continued compliance with corporate policies and procedures with respect to credit, collection, new business development; risk management and customer service standards.
- Manages the sales & customer service by ensuring that customer enquiries are attended timely and promptly.
- Monitors all credit application documentation is validated as to the authenticity and ensures the completion.



ORIX Saudi ORIX Leasing Company, Riyadh, KSA

Joined Saudi ORIX Leasing Company in 2001 on an assignment to initiate as Head of Eastern Region branch. Able to establish the branch and worked with a team of fifteen employees and develop a sizeable corporate portfolio. The main functions headed;

#### **Credit Management**

- Manages the sales & customer service by ensuring that customer enquiries are attended daily and promptly.
- Monitors all credit application documentation is validated as to the authenticity and ensures the updated to the computer system on a daily basis.
- Follows up and monitors Insurance claims with the insurance department.
- Direct the activities of sales staff to market to key customers in the region and follows up on client acquisition.

#### **Customer Service Support**

- Ensuring the customer enquiries been meet timely
- Monitor the customer satisfaction index, to ensure weaknesses and strength of KPI customer satisfaction level for the region.

#### **Collection Management**

- Plans and monitor monthly debt-collection targets and allocates these targets to the collectors.
- Reviews daily collection report to monitor performance of each Collector and take immediate remedial action, including visiting/ calling customers if need be.
- Identify on a weekly basis, customer accounts requiring legal action and escalate such cases for approval/ initiation of any legal action and/ or collection through the external debt collection agency ensuring completeness and accuracy of all support-documentation (Contracts,

**Reporting**

promissory notes, copy of identifications, and / or Commercial register etc.) within the framework of the credit policy.

- Provide any support to the legal & recovery Dept. or the External Debt Collection Agency in pursuit of the collection effort.
- Provide a monthly report, ageing of all pending applications and reasons for delays in processing.
- Provide weekly updates/communications to the clients on the status of their pending credit application.
- Reports monthly on actual collections against the monthly targets.
- Provides monthly report on new corporate clients acquired during the month, and status on potential clients.

**Achievement of Business Plan objectives:**

- Contributes to the achievement of business plan objectives supporting the company through effective budget monitoring and advising on cost management and process rationalization.

**Staff Management & Knowledge Transfer:**

- Communicates with staff on weekly and monthly basis, the business objectives.
- Supports and coaches the staff in performance of their duties to assure that standards are met and that the objectives and targets are achieved.
- Develops and obtain approval of staff incentive plans and implements such plans linked to clear targets and objectives.



ORIX Leasing Pakistan Ltd., Lahore, Pakistan

Joined ORIX Leasing Pakistan in 1994 as Senior Officer and promoted to Manager Credit & Marketing. I have tasked to manage a team and responsibilities include;

- To process clients' applications and appraise the financials of the borrower.
- To generate and build a risk asset portfolio.
- To ensure that all required documents are completed and signed by the customer.
- To monitor and control the performance of risk assets.
- Monitor and follow up on collections and update team accounts.

**Participations:**

- Presentation on Moody's Rating (Bank Muscat Int'l, Bahrain - August 2007).
- Symposium on SME Financing at IOB (Institute of Banking) Riyadh, KSA on 30 January 2008.
- A workshop on Bank Risk Management at IOB (3 Days, 10-12 April 2010).
- A workshop on Business Continuity Plan in Riyadh 2011.

**Academic & Professional Qualifications:**

1994 – Masters in Economics, Punjab University, Lahore, Pakistan.

1986 – B.Com, Hailey College of Commerce, Punjab University, Lahore, Pakistan.

**Personal Information:**

Date of Birth: 19 November, 1965

Place of Birth: Lahore

Nationality: Pakistan

Iqama KSA: Transferable