

**ABDUL AHAD KHAN**

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**PERSONALITY PROFILE**

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A result-oriented professional with progressive work experience spanning over a decade in diverse management domains including banking, leasing and credit & risk management. Work experience includes credit & risk assessment, financial analysis, sector research, post disbursement audit and periodic reporting of delinquent clients to ORIX Corporation, Japan.

Throughout my career, I have endeavored to learn new skills and meet new challenges. Due to the enormous support I got from my seniors and colleagues at Bank Alfalah and ORIX Leasing Pakistan, I have pretty much added something new to my skill-set every passing day.

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**HONORS & ACHIEVEMENTS**

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- Received an award from **ORIX Leasing Pakistan Limited** for “**Outstanding Individual Performance**” for the year 2012.
- Contributed towards preparation of **Credit Risk Manual** for **PRIMUS Leasing Limited**, a wholly owned subsidiary of **Pak Brunei Investment Company Limited** which was approved by the Board of Directors with minimum amendments.
- Conducted the audit of Credit Department of **Al Hail ORIX, UAE (AHO)** with the Internal Audit Department of ORIX Leasing Pakistan. Issues highlighted during the audit were agreed and recommendations were approved by the Board of Directors of AHO. The effort was also highly recognized by the senior management of ORIX Pakistan Limited.
- Developed system generated Credit Profile Writing Application in the ORIX Leasing Pakistan Limited with the Information System Department to increase the speed and efficiency.
- **Delinquency Reporting System** was designed and added in the existing Credit Management System of ORIX.
- Improvement in Credit Management System, Financial Analysis System and automation of Credit Checklist of ORIX.
- Completed online IFC Certification course “**Managing Environmental & Social Performance**”.
- Secured **First Class 2<sup>nd</sup> position** in **M.Sc.** and **First Class 3<sup>rd</sup> position** in **B.Sc. (Hons.)**.

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**PROFESSIONAL EXPERIENCE**

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**Pak Brunei Investment Company Limited (September 2017 – Current):**

Working as an Associate, Credit Risk Management Department in Pak Brunei Investment Company which is amongst the largest Development Finance Institution of Pakistan and is a joint venture between Government of Pakistan and Brunei Investment Agency (BIA).

**Core Responsibilities:**

- Responsible for review of all the leasing / financing proposals of Primus Leasing Limited, a recently established subsidiary of Pak Brunei Investment Company Limited received from all over Pakistan.
- In depth Credit Analysis of the proposal and preparation of Credit Notes / Memos for approval from Credit Committee and Board of Directors.
- Has worked actively in the designing of **Credit Risk Manual** and Credit Policies of the newly established group company (PRIMUS).

- Working closely with the Credit Administration Department for the approval of panel of Insurance Companies based on their performance and market reputation.
- Training of the newly hired staff regarding the SECP Regulations and internal Credit Guidelines.

### **ORIX Leasing Pakistan Limited (July 2007 – September 2017):**

#### **Career Progression:**

- Manager 2016 – 2017
- Assistant Manager 2012 - 2016
- Senior Officer 2010-2012
- Officer 2007-2010

Worked in ORIX Leasing Pakistan Limited, largest leasing company in Pakistan and a part of ORIX Corporation Japan, as Manager, Risk Management, managed a team of 2 members and was directly reporting to General Manager.

#### **Core Responsibilities:**

In depth and critical analysis of financing proposals which include SWOT analysis, risk evaluation, analysis of financial statement and preparation of detailed Credit Evaluation Reports for CEO, Credit Committee and Board of Directors.

- Review of the Lease Proposals / risk memorandum prepared by the team members for onward submission to the CEO, Credit Committee and Board of Directors.
- Evaluation of Credit proposals and credit files received from branches all over Pakistan.
- Risk assessment of assets and the management of the proposed lessees / debtors.
- Extensive financial analysis for determining the financial risk and commenting on it.
- Compliance with ORIX internal guidelines with respect to completion of credit assessment and legal documentation.
- Ensure compliance of **Security & Exchange Commission of Pakistan** regulations for NBFCs.
- Study of industry through various sources including visits for determining the industry risk.
- Portfolio monitoring which includes Post Disbursement Audit of the lease contracts which has contributed towards the streamlining of process and enhancement of quality of credit and documentation on the part of marketing.
- Responsible for preparing and sending monthly Delinquency Report of ORIX delinquent accounts and Top 10 lessees to Japan office.
- Provide the required training to the newly hired credit staff.
- Periodic reporting on the Leasing Industry of Pakistan and ORIX Leasing Pakistan performance to ORIX Corporation, Japan.
- Conduction Training sessions for the marketing staff in Head Office and different Zones / Branches.

#### **Audit Assignments:**

- Delegated on **International Audit Assignment** to **Al-Hail ORIX Finance PSC, UAE** in June 2015 during which on-site inspection / audit of **Credit Analysis and Operating Procedures** was conducted. Subsequently, comprehensive report was prepared on audit findings and recommendations which was presented to the management of Al-Hail ORIX Finance.
- Post Disbursement Audit of the proposals which are below the limit of Risk Management Department and preparation of Audit reports regarding the findings for the CEO.
- Has been engaged in the exercise of Annual Intra Departmental Audit with Internal Audit Department for further submission to ORIX Corporation, Japan.

#### **Research Reports:**

Preparation of Research Reports on the various major sectors of the economy including Steel Re-Rolling, Textile, Sugar, Automotive Industry and other major sectors / indicators of the economy for the marketing staff and higher management.

**Business Continuity Plan:**

- Being a member of **Business Continuity Plan Committee**, actively participated in the development of **Business Continuity Plan** of ORIX Leasing Pakistan Limited which was approved by the Audit Committee and the Board of Directors.

**Bank Alfalah Limited (February 2004-July 2007):**

Worked in **Bank Alfalah Limited**, in Operations Department as **Consumer Banking Officer**. During my three & a half years association with Bank Alfalah Limited handled different responsibilities of general banking & branch credit.

**Responsibilities:**

- Issuance and encashment of Term Deposits Certificate.
- Maintaining and monthly balancing of term deposits ledger.
- Issuance and payment of local remittance including Demand Draft and Pay Order.
- Issuance and payment of foreign remittance including Telegraphic Transfer and Foreign Currency Demand Draft (also includes SWIFT messages).
- Ensure compliance of **State Bank Pakistan** regulations

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**PROFESSIONAL TRAINING**

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Have undergone strenuous training in the field of General Banking at the capable Training and Development Centre of Bank Alfalah Limited from February-April 2004.

Also attended different seminars and training sessions which includes:

- One day training on **“Analysis of Financial Statements”**
- One day training on **“Effective Problems Solving & Decision Making”**.
- One day training sessions on **“Centralized Account Opening”**
- One day comprehensive training on **“Gold Standards Customer Services”**.

**Training Conducted**

- Training sessions on “Changes in SECP Regulations for NBFCs” and ‘Credit & Financial Analysis’ for marketing staff of ORIX in Lahore, Sialkot & Islamabad Zones.
- Also conducted one-day training sessions on “Credit Appraisal and Analysis of Financial Statements” for Consumer Auto Division of ORIX Leasing Pakistan Limited.
- Conducted one-day training session on “Credit Appraisal, Collateral & Securities” for Corporate Marketing Division of different zones of ORIX Leasing Pakistan Limited.
- Half day Training Session on “Credit & Financial Analysis” for the staff of Consumer Auto Division, Karachi.

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**ACADEMIC QUALIFICATION**

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• MBA (Finance)	Iqra University	2009	CGPA - 3.02
• M.Sc. (Economics)	University of Karachi	2002	1 <sup>st</sup> Division
• B.Sc. Honors (Economics)	University of Karachi	2001	1 <sup>st</sup> Division

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**COMPUTER SKILLS**

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- MS Office. (MS Word, Excel, PowerPoint, Outlook Express).
- SPSS (Statistical / Econometrical software)

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**PERSONALITY TRAITS**

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- Strong Analytical skills.
- Good Interpersonal Communication skills.

- Excellent ability to understand & learn quickly.
- Excellent team player.

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<b>PERSONAL DATA</b>
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- Date of Birth: October 14<sup>th</sup> 1980
- Languages: Fluent in speaking and written Urdu and English

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<b>REFERENCE</b>
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Available on request.