

CURRICULUM VITAE

Name: Najam Altaf
Designation: Additional Director
Mailing Address: State Bank of Pakistan, NIBAF, Sector H-8/1, Pitras Bukhari Road, Islamabad, Pakistan.
E-mail: *najam.altaf@sbp.org.pk*
Phone Numbers: 92-051-9269837, 92-03358157308

Academic Qualifications:

- i) **Masters** in Development Economics, specialization in International Capital Markets.), Centre of Development Economics, **Williams College Massachusetts, USA.** June 2005.
- ii) **M. Phil in Economics** from Quaid-e-Azam University Islamabad, January 1993.
- iii) **M. Sc. in Economics** from Quaid-e-Azam University Islamabad, February 1986.

Present Position:

Additional Director, NIBAF. Key job responsibility include exploring avenue for coordination in the areas of training and development, ensuring effective coordination with internal and external stakeholders, design and development of training modules, conducting training and various other academic and administrative assignments.

Past Experience:

1. **Senior Deputy Chief Manager, SBP BSC Karachi Office.** My key job is to supervise devolvment finance operations including lending under export refinance schemes, financial literacy and SME awareness programs of SBP Karachi Region.
2. **Senior Joint Director, GSD, State Bank of Pakistan, Banking Services Corporation, Head Office Karachi.** Key job was to facilitate Management in on-going Change Management Process. I was also responsible for a wide range of assignments covering business planning, budgeting, cost effective procurement of medicines, coordination and settlement of claims of external & internal stakeholder, preparation of notes,

presentation and reviews on topical issue, capacity building of staff etc.

3. **Senior Joint Director (Senior Economist)**, Research Department, State Bank of Pakistan, Karachi. I was involved in preparation of concept papers on various topical issues pertaining to Balance of payments and other policy related issues. In addition, my job was to facilitate Bank management in their interactions with IMF/World Bank by providing timely information pertaining to various related issues. I was also responsible for coordinating and organizing IMF/S&P/Moody's staff meetings with various bank and non bank officials in connection with IMF consultations under Article IV and sovereign ratings.
4. **Senior Joint Director (Senior Economist)**, Economic Policy Department, State Bank of Pakistan, Karachi (25 February 2005). I worked as Divisional Head, Money, Credit and Prices Group. My main job was to contribute in provision of reliable and timely information and advice to internal stakeholders (**for the formulation and conduct of monetary and exchange rate policies**) and external stakeholders. The Division was mainly responsible to prepare annual credit plan and working papers for NCCC meetings, consolidate domestic debt and undertake periodic analyses of domestic macroeconomic trends. In-depth credit analysis, especially of credit to private sector and credit to SME sector, was carried out regularly for the preparation of Monetary Policy Statement etc.
5. **Training Manager**, National Institute of Banking & Finance, State Bank of Pakistan, (2001 to December 2003). As a training manager, I got expertise in design & development of training programs in the area of economics, foreign exchange management, audit & accounts, commercial banking, banking supervision, change management, communication skills, report writing etc. Training management (management of budget for training delivery, interface with partner

institutions, external trainers) and delivery was another area of my professional strength. I had also worked as trainer for various modules at NIBAF and was rated as the best trainer on most of the occasions.

6. **Economist (Junior Joint Director)**, Economic Policy Department, State Bank of Pakistan (2003 to 24 February 2005). Most of my assignments were research based and on topical economic issues.
7. **Assistant Director, International Economics Research** Department, State Bank of Pakistan (16 June 1997 to 29 June 2001). I worked in the balance of payment division and contributed in the preparation of annual reports and other assignments related to BOP.
8. **Assistant Professor** in Economics at University of Azad Jammu and Kashmir, (Feb. 1994 - June 15, 1997). During this period, I taught a number of courses at Kashmir Institute of development economics (KIDE) and supervised dissertations of the students on various issues related to economics.
9. **Lecturer in Economics** at the University of Azad Jammu and Kashmir, (Jan. 1987- Feb. 1994)
10. **Visiting faculty member:** I have worked with a number of institutions at Karachi as a visiting faculty. Currently, I am teaching monetary management at IBP in evening. I have taught Micro & Managerial Economy and Macroeconomics at CBM while teaching “Macro Economics & Financial System of Pakistan” at “The Institute of Bankers Pakistan (IBP)”. I have also taught at SZABIST University Karachi, CBM University Karachi and Muhammad Ali Jinnah University Karachi.

Domestic/Foreign Training and Seminars Attended:

- i) Macroeconomic Management Kuala Lumpur, Malaysia (14-Jul-04 to 23-Jul-04)
- ii) **Macroeconomic Model Building and Estimation** under Asian Development Bank Technical Assistance Program, at State Bank of Pakistan (24-03-1998 – 05-04-1998)
- iii) 2nd SEACEN-BOJ Workshop on

Communication Strategy for Monetary Policy
Seoul, Korea, 14 – 17 February 2006

Publications:

Published

1. Dr. M. Aslam Chaudhary and Najam Altaf titled “Resource Mobilization and Agriculture Income Tax in Pakistan”. Pakistan Economics and Social Review Faculty of Economics, Volume XXX111, 1995.
2. Comments on a paper titled “Choosing the Right Exchange Rate Regime for Pakistan” by Aasim M. Husain, SBP-Research Bulletin Volume 2, Number 1, 2006.