



THE PAKISTAN CREDIT RATING AGENCY LIMITED

Name: Muhammad Azmat Shaheen

Qualification: MBA/MS Finance

Date: 9th May, 2022

Date of Birth: 18th April, 1987

Signature: M. Azmat Shaheen

Skype Id: N/A

(Please do not reproduce CV)

1. Describe yourself in your words

I am a passionate person who gets excited to learn and implement new things and ideas. I believe in having a different viewpoint about life and to thoroughly study before making my opinion. I believe in backing up facts with figures and references and to be as authentic as possible. There was a saying that 'A Person can learn anything, but not everything' and that is true. Because we can learn and master of anything we put our efforts and will power. However, there is a limit to what one person can master in given time. So I tend to be perfectionist but there is a limit to what can be called well enough and nearest to perfection. My moto is hard work with smart work can make wonders. Hard work without brains cannot go to improvement lane and only smart work without push of hard work cannot get us out of our comfort zones. I do not have an all knowing attitude and always up to new experiences in life as can be seen in my work history in below section. However, I believe in team efforts and to create impact in this world.

2. Take an account of your journey in life so far, your education, experiences.....

I am born in Islamabad, Pakistan and did my education from Islamabad till my F-Sc. Then I joined University of ARID Agriculture in Rawalpindi and did my Bachelors of Business Administration (4-year program) with finance majors from ARID. After my undergraduate degree, I joined S&P Global Market Intelligence firm and at the same time I took admission in MS/MBA in Finance from ARID University. I completed my Post Graduate and performed my duties with diligence for more than 7 years in S&P Global alongside. During this period, I got married as well. After this period, I applied in HEC Scholarship programs for Fully Funded PhD Scholarship and took their tests. I was fortunate enough to qualify and came to Lahore after taking admission in PhD from



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University of Management and Technology Lahore. During my PhD I had been teaching Finance subjects in multiple universities and Started my own online venture for clothing brands as well performing digital marketing and SEO alongside. Currently I am at the end of my PhD with thesis write-up and paper creation stage. Besides PhD I have recently started Freelancing work with transcription department as well near my hostel which is a task oriented work. Currently I am in Lahore and planning to move to Lahore permanently with family.

3. What do you understand by the position being offered?

The Criteria Analyst is responsible for reviewing market trends and factors that impact a firm's rating. Along with this, the criteria team and its analysts are responsible to improve and implement rating methodologies and rating processes. The team is responsible to communicate within the department and to other departments for better implementation of criteria for evaluating firms. The analyst is also required to keep records and create minutes of meetings along with other changes in rating criteria. In short, the analyst is required to question and improve methodologies along with keeping a close eye of market trends in order to keep rating criteria at its best at all times.

4. Current salary and expected salary (now and 2 years from now).

My Last Salary was 60K Plus with Evening Allowances. Currently I am not doing any permanent job. However, I am expecting salary of 70K as a financial progression and utilization of my experience in your firm. In about 2 years, Hopefully, I will be in a leadership role in your firm with at least 100K plus salary as per role title.

5. Your goals [short term, medium term, long term] both personal and professional.

I would like to first master what I do and then to teach the world so that this skill can be passed on to new generations and can be continuously improved with every prodigy. The ultimate goal of a person should be in a leadership role as to help and guide the new blood into better work ethics,



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better work practices and to help grow together. Personal goals included to provide family a better living and future conditions. Professional goals included to be part of board of directors in your firm and to start my own ventures as well. Ultimately, contribution to economy through providing better solutions to problems and to help Pakistan grow in both prosperity and domestic production. One goal is to find an ultimate economical model that will help Pakistan payoff its debt, be independent and at the same time help other thriving economies in world. We should provide services that can help improve households and their living conditions along with helping them achieve financial freedom and growth.

