



## THE PAKISTAN CREDIT RATING AGENCY LIMITED

**Name:** Ahmed Niaz

**Date:** 17-03-2021

**Signature:** 

**Qualification:** Bachelors of Science +  
Executive Diploma

**Date of Birth:** 16-07-1996

**(Please do not reproduce CV)**

### 1. Describe yourself in your words

Research professional with experience in consultancy and corporate roles. This period, to date, has included consulting and project engagements with organisations in the Automotive, Financial Services, Energy/Utilities, Consumer Goods, Trade and Development, and Non-Profit sectors.

2019 graduate from the Ghulam Ishaq Khan Institute of Engineering Sciences and Technology with an undergraduate degree in Management Sciences (with specialised electives in Operations Research and Entrepreneurship). Complemented shortly after with a non-credit Executive Diploma in Big Data Analytics from the Institute of Business Administration Karachi.

Interests include looking into practical use-cases for Business Intelligence and Data Visualisation (in a value-additive context to my work roles) and casually studying about the startup space in Pakistan and the MENA region (through sources such as Crunchbase and Techstacks.io).

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

My educational background consists of a mix of both qualitative and quantitative skills such as in Operations Research, Entrepreneurship, and Data Science through a dedicated degree in Management Sciences and a short-term diploma in Big Data Analytics, both completed in 2019.

My professional journey so far has taken me through a stint in Management Consulting at KPMG Pakistan where I worked on Corporate Development, Human Capital Transformation, Sustainability/CSR Initiatives, and Financial Risk Advisory engagements. My present role as an Insights Research Analyst has me looking at the Startup Ecosystem in Pakistan through both a deal-wise lens and a sectoral analysis lens.

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

Although my previous two roles have involved touching upon the financial markets of Pakistan slightly (such as developing portfolio impairment models for Banks and NBFCs at KPMG and looking at the sectoral markets for startup investment via investment vehicles such as debt, convertible equity, or hybrid models in my present role at Invest2Innovate), I have not gotten the chance to evaluate institutional level financial stability and credit worthiness in a research-oriented role.

Therefore, getting the opportunity to perform deeper analysis into different segments forming the wider Pakistani commercial market as a Senior Research Analyst at PACRA would allow me to leverage the skills I have obtained within my previous two roles to focus on market analyses specifically and gauging the financial readiness and health of private and public sector institutions to cater to their client base (including creditors and shareholders).



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

Current Salary: 100,000 PKR

Expected Salary (Now): 120,000-125,000

Expected Salary (2 Years Later): 140,000-150,000

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

Short-term Goals (within the next year): Attain a theoretical understanding over factors impacting market volatility and the overall values for equities (as determined by financial markets) and utilise these skills to build up a personal investment portfolio.

Medium-term Goals (within 2-4 years): Pursue a Masters degree in Finance or Data Science (preferably part-time in Pakistan or remotely from a foreign institution) so that I can continue to build up experience as an Analyst and continually enhance my educational knowledge and vocational skill base.

Long-term Goals (within 4-8 years): Try to pivot into a role which informs Corporate Strategy for businesses as the skills, education and experience I would have gained up to this point would help me in developing strategic-level end-to-end initiatives instead of purely focusing on theoretical research endeavours at that point in time.