

BILAL MAHMOOD

Greenbelt, PECHS block 6, Karachi
Contact Number: +92 321-3808796

E-mail: bilalmahmoodalam@gmail.com
LinkedIn: www.linkedin.com/in/bilal-mahmood-a905a0237

EDUCATION

CFA INSTITUTE

Karachi, Pakistan

CFA Level 1 Candidate, November 2025

INSTITUTE OF BUSINESS MANAGEMENT (IoBM)

Karachi, Pakistan

Bachelor in Business Administration (Honors) | Major: Finance and Banking | Minor: Accounting *January 2022 – December 2025*

Academic Achievements

CGPA: 3.61 out of 4

Awarded Merit Scholarship in four semesters: Spring 2022, Summer 2023, Spring 2024 and Fall 2024

MERITORIOUS COLLEGE

Karachi, Pakistan

A-levels: Business, Accounting, Mathematics

August 2019 – November 2021

ARMY PUBLIC SCHOOL

Karachi, Pakistan

O-levels

April 2016 – June 2019

EXPERIENCE

ORIENT ENERGY SYSTEMS PRIVATE LIMITED (OES)

Karachi, Pakistan

Intern – Treasury Department

January 2025 – February 2025

- Performed bank reconciliations for multiple accounts, including main collection accounts and LC payment accounts, on a daily and weekly basis using Excel.
- Utilized Microsoft Dynamics to record transactions such as fund transfers from receivables to payables, LC payments, and loan entries related to LC sight cases.
- Managed LC-related documentation for submission to banks, ensuring accuracy and compliance, including pending requests, HS codes, and delivery letters.
- Coordinated with bank relationship managers to obtain relevant documents and financial information.
- Assisted in handling bank contracts and guarantees, gaining exposure to financial documentation and banking agreements.
- Maintained schedules and reports related to treasury operations, supporting daily treasury functions.

PAKISTAN STOCK EXCHANGE LIMITED (PSX)

Karachi, Pakistan

Intern – Listing Department

July 2024 – September 2024

- Contributed to the listing process for BF Biosciences by executing comprehensive document verification and due diligence on their prospectus, facilitating a capital raise of PKR 1.375 billion through a Main Board listing.
- Performed due diligence on Burj Clean Energy Modaraba's PKR 100 million listing application on the Growth Enterprise Market (GEM) Board, analyzing financial projections, fund utilization, corporate objectives, and sponsoring companies.
- Conducted comprehensive research on the Central Depository Company's charges related to stock splits and stamp duty across various provinces in Pakistan, while also developing stock split strategies for high-priced companies like Unilever Foods and Pakistan Services Limited to enhance share transferability and facilitate easier liquidation.
- Assisted in the listing process for Big Birds by meticulously verifying documents related to long-term and short-term financial facilities and cross-checking with statements of materials.
- Assisted in the ongoing listing of Shariah-compliant MCB Alhamra Government Securities Funds by verifying documents and identifying additional requirements.
- Prepared a comprehensive report featuring historical and current scenario analyses of equity listings on the Main Board, along with strategic recommendations aimed at increasing the number of companies opting for listings on the exchange.

PROJECTS

- **Portfolio Management [FIN 507]:** Managed a PKR 1 million portfolio over three months, researched listed companies, and achieved a 224.24% ROE. Prepared Pakistan’s economic review, calculated mutual fund returns, and applied CAPM for investment comparisons.
- **Analysis of Financial Statements [FIN 511]:** Performed financial analysis of HUBCO, including ratio calculations, trend analysis, and CAPM application for investor recommendations.
- **Treasury and Fund Management [FIN 505]:** Managed PKR 500 million in equities, generating a 72% return in seven weeks through technical analysis and reinvestment strategies.
- **Corporate Finance [FIN 503]:** Developed a comprehensive financial model to calculate HUBCO's beta using the company's share price and KSE 100 index data over the past six months. Employed relevant formulas to analyze volatility, providing insights into the stock's risk profile in comparison to the market and its potential as an investment.
- **Financial Institutions [FIN 301]:** Analyzed IPOs of Secure Logistics and IPAK, identified success factors and market insights.

LEADERSHIP

CFA INSTITUTE
Ethics Challenge Finalist 2024

Karachi, Pakistan
Jan 2024 – Feb 2024

- Led the IoBM team to the finals in a case competition by conducting due diligence and critical analysis of a fictional company, 'Dawood and Gabol,' to identify ethical breaches.
- Presented well-researched solutions to an expert panel of international judges.

CERTIFICATION

APTECH PAKISTAN
Short Term Course “Advanced Excel”

Karachi, Pakistan
June 2022 – July 2022

LOOKUPS, complex formulas, conditional formatting, Pivot tables & related tools including slicers, timelines, charts.

SKILLS

- Investment Appraisal
- Financial Analysis
- Due Diligence
- Financial Modelling
- Research
- Valuation
- Market Analysis
- Discounted Cash flow Analysis
- Bank Reconciliation
- Financial Reporting

- SAP S/4 Hana (Hands - on Experience) – FICO (Financial Accounting and Controlling) Module Focused
- Microsoft Dynamics 2012

Microsoft Office including

- Word
- PowerPoint
- Advanced Excel
- Access