

# FAISAL JAVED SIDDIQUI

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**DOB:** April 05, 1984 | Nationality: Pakistani

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## PROFESSIONAL STATEMENT

UBL's performance Gold Medalist, nominated for IBA's alumni excellence award in 2024, having a 17+ years banking experience. Prudent in corporate lending, evaluating the clients' financial requirements and effective monitoring. Also skilled in risk assessment/mitigation, financial/credit/industry analysis, security/collateral scrutiny, management/leadership skills among others.

## AREAS OF EXPERTISE

- |                                             |                                                 |                                                         |
|---------------------------------------------|-------------------------------------------------|---------------------------------------------------------|
| <input type="checkbox"/> Credit Evaluation  | <input type="checkbox"/> Stakeholder Management | <input type="checkbox"/> Leadership/Mentoring           |
| <input type="checkbox"/> Financial Analysis | <input type="checkbox"/> Industry Analysis      | <input type="checkbox"/> Documentation                  |
| <input type="checkbox"/> Decision Making    | <input type="checkbox"/> Portfolio Monitoring   | <input type="checkbox"/> Business Development/Deepening |

## PROFESSIONAL EXPERIENCE

**UNITED BANK LIMITED** 

**March 2023 - Present**

**CREDIT HEAD – CIBG RISK (South)**

- Heading a Credit Portfolio size of PKR 1,329 Billion (funded PKR 823 Billion) i.e. 46% of the countrywide CIBG portfolio of UBL.
- Awarded a 24 Karat Gold Medal weighing 25 grams for high performance/excellence in credit risk management/expertise.
- 33% of the bank's balance sheet advances (CY'24) reviewed/mitigated through this desk.
- Contributed as a major stakeholder towards ensuring that the bank's provisioning against NPLs was restricted to less than 1% of the gross advances.
- Comprehensive due diligence/proactive credit decision making through industry analysis/financial projections/client visits.
- Water-tight monitoring of the portfolio including but not limited to industry awareness/overdue monitoring/client meetings.
- Active part of the quarterly board meetings and ensuring effective stakeholders' management.

**HABIB BANK LIMITED** 

**June 2022 – February 2023**

**SENIOR RELATIONSHIP MANAGER – Commercial Banking**

- Achieving budgeted business targets and identifying opportunities for business development. Preparing and executing tailored transactions for customers.
- Ensuring compliance according to guidelines prescribed by the regulator and internal policy department.

**SENIOR CREDIT ANALYST - Corporate Risk**

**December 2021 – June 2022**

- Thorough Financial Analysis and review of Credit Proposals, evaluation of credit risk & repayment capacity within prescribed TAT.
- Detailed calculation of adequacy/enforceability of collaterals, finalizing approval terms & covenants.
- Monitoring of credit portfolio and devising strategies towards maintaining a healthy portfolio.

**BANK AL HABIB LIMITED** 

**November 2012 – December 2021**

**SENIOR RELATIONSHIP MANAGER - Corporate Credit**

- Senior Relationship Manager engaged in corporate lending, credit risk assessment, financial & cash flow analysis, transaction structuring and restructuring of non-performing loans among other activities.
- Market, manage and maintain credit relationships with corporate customers of the bank bearing total funded portfolio size of Rs.20 Billion with mark-up component of the portfolio being 20% of the entire department's mark-up.
- The portfolio further contributes towards Bank Profitability by generating total foreign trade business of Rs.25 Billion in addition to the mark-up income as aforementioned.
- Possessing hands on expertise of understanding, executing, disbursing and monitoring of SBP Refinance Schemes and products i.e. ERF, LTFF, TUF, Renewable Energy, Salary & Wages Financing and TERF.
- Identifying, targeting, initiating & managing relationships with corporate customers and sourcing new mandates from existing clientele spanning over various industries including textile, plastic packaging, pharmaceutical and PET bottling etc.

**CREDIT OFFICER – Credit Hub, Shahrah-e-Faisal Road, Karachi**

Prepared credit proposals entailed with financial data for analysis of credit worthiness of customers, measured with cash flow analysis, liquidity position, overall financial position, industry risk and alternate sources of repayment for lending products.

- Scrutinizing the compliance of sanction terms (checking of facility record sheet and relevant documentation) and arranging authorization for disbursement of approved facilities.
- Analyzing credit data to estimate degree of risk involved in extending credit lines to existing, fresh and prospect customers.

**ASKARI BANK LIMITED** 

**DOCUMENTATION OFFICER – Regional Credit Administration Dept., Karachi**

October 2010 – September 2012

**CREDIT OFFICER – North Napier Road Branch, Karachi**

August 2009 – October 2010

**MANAGEMENT TRAINEE OFFICER**






November 2007 – August 2009

- Promoted as Assistant Manager upon completion of first year of service as “Management Trainee Officer”.
- Ensuring timely revaluation of collaterals avoiding spillovers of depletion in collateral value & drawing power.
- Ensuring perfection in execution of all transaction and security documents to keep the bank safeguarded.
- Carrying out monthly pledge inspections for physically counting stock ensuring 0% “stock shortfall”, compliance of pledge terms and compliance of insurance Terms & Conditions.
- Heading a Credit Portfolio size of PKR 1,329 Billion (funded PKR 823 Billion) i.e. 46% of the countrywide CIBG portfolio of UBL.

**ACHIEVEMENTS**

- Winner of a 24 karat/25 grams Gold Medal for performance excellence.
- Nominated for IBA’s alumni excellence award.
- Credit Risk Excellence – 33% of the book’s credit risk was mitigated through this desk with less than 1% infection ratio.
- Acknowledged by the bank’s executive committee for contributing towards a PKR 259 Mln single transaction earning within 24 hours.
- Conceptualized/implemented the Environmental/Social Risk Management (ESRM) framework at UBL (SBP’s Green Banking initiative).
- Recognized as the best “assessor” during the MTO induction program by Rahila Narejo (external HR consultant).

**EDUCATION**

Particulars	Institute	Year	Comments
 MBA	Institute of Business Administration [IBA]	2015	MBA Degree held from the <b>Best Business School</b> of Pakistan. (Major in Marketing, Bi-Major in Finance).
 JAIBP	Institute of Bankers Pakistan [IBP]	2011	Awarded <b>100% scholarship</b> and net prize money of Rs.200,000/- by the employer (Askari Bank).
 BBA (Hons.)	Shaheed Zulfikar Ali Bhutto Institute of Science & Technology [SZABIST]	2007	BBA (Hons.) Degree Held. (Major in Marketing)
 A Levels	The City School Karachi	2003	Commerce Group
 O Levels	The City School Islamabad	2001	Science Group

**References will be furnished upon request**

