



# Hasaan Ali Zuberi

Risk Professional

Experienced Risk Management professional with expertise in **credit, liquidity, and market risk** management, regulatory compliance, and fraud prevention. Skilled in developing risk policies, overseeing **Business Continuity Plans (BCP)**, and conducting stress testing. Strong leader with a proven track record of collaborating with cross-functional teams and advising senior leadership on risk strategies and regulatory alignment.

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## WORK EXPERIENCE

### Risk Management Specialist Portfolios Investment Company

05/2025 - Present

Riyadh, Saudi Arabia

*Heading the Risk Management department, my responsibilities include:*

- Designed, implemented, and managed a comprehensive risk management framework, encompassing market, and operational risks, ensuring alignment with regulatory requirements and the firm's business goals.
- Enhanced and implemented the firm's Business Continuity Plan (BCP) and Disaster Recovery procedures.
- Designed and leading a project of implementing comprehensive Third Party Risk Management Framework.
- Defined Key Risk Indicators (KRIs) for monitoring ongoing risk exposure, working with senior management to ensure that risk strategies were aligned with the firm's risk appetite and regulatory compliance.
- Part of a core team for implementation of system for managing end-to-end portfolio management activities. Additionally, coordinating with vendors for developing and testing of various risk reports and metrics such as VaR, Stress Testing, Drawdown Reports, Attribution Analysis, Concentration Analysis etc.

### Assistant Manager-Risk Consulting Ernst & Young (EY)

03/2023 - 04/2025

Riyadh, Saudi Arabia

*Working in risk consulting domain, my responsibilities include:*

- Performed and supported internal audit planning for multiple financial services organizations involving identifying the audit universe, performing risk assessments, selection and prioritization of audits and resourcing.
- Led projects as an engagement-in-charge for internal audit, enterprise-wide risk assessment, process mapping and development of a comprehensive risk register.
- Conducted comprehensive gap assessment review of Anti-Fraud framework of a financing company regulated by Saudi Central Bank.
- Conducted comprehensive review of Liquidity and Interest Rate Risk framework of a financing company regulated by Saudi Central Bank.
- Led special assignment for review of Credit Process of a leading financing company in KSA regulated by Saudi Central Bank.
- Conducted reviews of Risk Management framework of listed financing company and listed insurance company. The reviews aimed to assess the effectiveness of internal controls in mitigating key business risks, alignment of the strategic plan with the risk management framework, evaluated risk mitigation strategies, and assessed the effectiveness of the risk scoring model and Key Risk Indicators (KRIs).
- Reviewed the policy and procedures of the global company applied for a license of Electronic Money Institution (EMI) in KSA to ensure the minimum regulatory coverage.
- Develop and maintain strong client relationships, acting as a trusted advisor on risk management and regulatory compliance.
- Supervise and mentor junior staff, fostering a collaborative and inclusive team environment.
- Actively participated in the drafting of proposals and managing deliverables for financial entities



## WORK EXPERIENCE

### Manager-Business Risk Review

Habib Bank Limited

03/2020 - 03/2023

Karachi, Pakistan

Working in Business Risk Review unit within Internal Audit, my role was to:

- Team Lead in planning, executing and reporting for the review of key Management functions like; Corporate Banking, Commercial Banking, Retail Lending, Consumer Banking, Risk Management, Product Reviews, Thematic Audits, Limited Scope Audits, etc., International Audit and other special credit related reviews.
- Review compliance with the lending/investment guidelines, risk management policies, procedures and regulatory requirements.
- Tracking of Annual Audit Plan and preparing Presentations and Executive Summary of critical tasks, High-risk findings & other updates to the CIA, CRMC, BAC levels etc. on part of the Unit.

### Risk Analyst

Pak Brunei Investment Company Ltd

10/2017 - 12/2019

Karachi, Pakistan

Working in Middle Office & Operational Risk (MOOR) unit, my role was to:

- Review lending proposals for credit risk
- Assisted Head Enterprise Risk Management in Implementation of IFRS-9 standard including calculation and automation of PDs and estimation of LGD.
- Reviewing Obligor Risk Ratings and performing its back testing
- Assisted Head Enterprise Risk Management in implementation of Basel Accord and prepare Stress Test, Capital Adequacy, ICAAP, LCR, NSFR reports for the review.
- Part of the core team for Treasury application migration project and provided business knowledge to IT team

### Senior Associate Consultant

A.F Ferguson & Co. (a member firm of PwC network)

06/2015 - 10/2017

Karachi, Pakistan

Working in Global Risk Management Services department, my role was to:

- Analyzing business model and redesigning business processes for increasing efficiency, and improving Internal Control environment.
- Mapping of existing business process in Oracle ERP, coordination with IT team for report development and provide customized solution to clients (if required).
- Adhering project deadlines, maintaining and updating Project documentation on regular bases, coordinating with internal project team, identifying and mitigating key risks and bottlenecks, reporting project issues status.



## EDUCATION

### M.B.A ( Finance & Risk Management )

Institute of Business Management

05/2017 - 05/2019

Karachi, Pakistan

### B.S ( Actuarial Science & Risk Management)

University of Karachi

01/2011 - 12/2014

Karachi, Pakistan



## CERTIFICATES

International Introduction to Securities and Investment  
(CME-1A) (06/2025 - 06/2025)

Issued by Capital Market Authority-KSA

General Saudi Capital Market Rules and Regulations  
(CME-1B) (07/2025 - 07/2025)

Issued by Capital Market Authority-KSA