**MOHAMMED IRFAN SIDDIQUI**

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**SUMMARY**

* Bahraini national; Learning & Development professional with more than 10 years of experience in Conventional & Islamic Banking; CFA Level 2 candidate (Dec, 2020)

**Areas of expertise:**

* Diverse learning portfolio: Facilitated programs covering Conventional Banking, Islamic Banking, Wealth Management, Compliance, Credit, Sales, Soft skills & Leadership
* L&D Design: Involved in in-house global & regional design for Standard Chartered Bank; Consulted and designed training curriculum for other clients including Bahrain Islamic Bank, Bank of Sharjah
* HR expertise: Training Needs Analysis, Employee roadmap design, Performance management

**Certifications:**

* Passed CFA Level 1; December 2019
* Islamic Finance Qualification (IFQ)
* CFA Investment Foundations Program (Claritas)
* Associate member, CIPD

**WORK EXPERIENCE**

**Part-time Lecturer, Bahrain Institute of Banking & Finance (BIBF) Nov, 18’ – present**

* Delivery of BIBF programs in the Banking sector. Programs delivered include
  + Benefit eKYC portal training across all financial institutions, Bahrain (3000 users); 2019 onwards
  + Financial Advisory Program 1&2 (WM RMs, Treasury RMs, BDMs, other client advisory roles)
  + Fundamentals of Financial Risk Management (FRM)
  + Bahrain Bourse
  + Sales & Soft skills

**Regional Training Manager, Standard Chartered Bank, Bahrain Feb,11’ – July,19’**

**Responsibilities Details:**

**Learning Stakeholders** include: Islamic & Conventional Banking staff, Wealth Management Relationship Managers, Branch sales & service staff, Direct Sales staff, support staff, team leaders & managers across Bahrain, Oman, Jordan & Lebanon

Responsible for Induction and susequent roadmap training of all Retail front line roles including Wealth Management RMs, Branch Sales & Service staff and Direct Sales staff.

**Training portfolio includes:**

1. **Core Banking & Finance**: (Conventional & Islamic Banking)

* Conduct sessions on concepts of accounting: assets, liabilities, asset conversion cycle, owner’s equity, basic accounting equation, cash basis accounting vs accrual accounting, financial statements, IFRS standards, financial ratios
* Conduct sessions on mathematical concepts: interest modalities, debt burden ratio, income calculation, time value of money
* Conduct sessions on basics of Banking
* Conduct training sessions on branch operations as per CBB & group MCS guidelines & manuals
* Principles of Islamic banking: Differences between Islamic & conventional banking, Islamic commercial & financial ethics, Sharia’a, Islamic business teachings, Riba, Gharar, Islamic modes of transaction: Mudaraba, Murabaha, Qard, Tawarruq, Ijara etc.

1. **Product training**:

* Educate staff on concepts of lending products, transactional banking products, wealth management products & Islamic banking products
* Product portfolio includes personal loans, mortgage loans, auto loans, credit cards, accounts, deposits, bonds, equity, mutual funds, leverages, derivatives, structured products, insurance products, Smart Savings plans & Islamic products
* Explain the credit policies (underwriting criteria) for the respective products
* Explain the documentation requirements and operational processes for all products

1. **Compliance**: Conduct training on Group Code of Conduct, Anti -Money Laundering (AML) & Terrorist Financing (TF), Customer Due Diligence (CDD) including KYC, Sanctions & PEP, Bribery & Fraud, Operational & Reputational risk, FATCA and CRS
2. **Sales & Service, Soft Skills & Leadership:** Diverse learning portfolio across organizational hierarchy including programs on Sales Skills, Customer Service, Team Management, Managerial Skills, Coaching, Leadership Skills, Conflict Management, Time Management, Stress Management, Confidence Building, Communication skills, Networking skills, Call center upskilling etc.
3. **HR responsibilities**

* Assessing the learning and development requirements for different employee profiles and the learning approach guided by learning roadmaps and ILDPs
* Leading the process of conducting needs analysis, design, delivery and measuring the effectiveness of the intervention with HR and business stakeholders
* Working with HR Business Partners and developing certification programs to accompany each training curriculum
* Delivering and managing the delivery of knowledge, behavioral and skill-based trainings in either a classroom or virtual environment
* Conducting business performance analysis post learning intervention
* Advising business to amend performance scorecard based on specific needs to drive performance
* Participating with key senior stakeholders to facilitate the review and socialization of training content
* Liaise with regional and global stakeholders to design and roll out new projects

**EXTERNAL L&D CLIENTS & ASSIGNMENTS**

* Designed the training material for product, sales & service, compliance, soft skills & leadership trainings for a leading Retail Islamic Bank in Bahrain (July, 2017)
* Designed the training material and conducted trainings for Bank of Sharjah in 2018
* Custom-designed a bespoke soft-skills program for the Health Sector in Jan, 2019. Clients include AMH.

**CAREER OVERVIEW**

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| **Part-time Lecturer** | Bahrain Institute of Banking & Finance (BIBF) | Nov 18’ - present |
| **Retail Training Manager** | Standard Chartered Bank, Bahrain | Feb,11’ – July,19’ |
| **Product Manager, Secured Assets** | Standard Chartered Bank, Bahrain | Sept,08’ – Feb,11’ |
| **Assistant Marketing Manager, GCC** | Baskin Robbins, Dubai, UAE | Sept,07’ – Sept,08’ |
| **Management trainee** | Olam International, Singapore | May,07’ – Sept,07’ |

**EDUCATION & CERTIFICATIONS**

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| **CFA Level 2 Candidate** | CFA Institute | Dec, 2020 |
| **Islamic Finance Qualification (IFQ)** | CISI | Dec,2017 |
| **CFA Institute Investment Foundations Program** | CFA Institute | Dec,2016 |
| **Associate Member, CIPD** | CIPD, UK | Jan,2016 |
| **Master of Business Administration (M.B.A)** | SIBM, India | Jun,05’ – Apr,07’ |
| **M.B.B.S** | M.R.Medical College, India | 1997-2003 |

**EXTRA-CURRICULAR ACHIEVEMENTS**

* Professional Scrabble player; represented Bahrain at the World Scrabble Championships from 2009 – 2019. Ranked in the top 150 in the world.
* Other interests include tennis, gaming, reading & traveling

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