

MUHAMMAD NOMAN SHAFIQUE

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EXECUTIVE PROFILE

- ❑ Strong Leader.
- ❑ Effective Communicator.
- ❑ Diligent Team player.
- ❑ Proficient in MS Office, SAS,SQL, Angoss.
- ❑ **Portfolio Management.** Solid working experience of data driven strategies, such as Acquisition, Activation, Balance build & usage, Retention & Line management and authorization management.
- ❑ **Analytics & Planning.** Possess exceptional capabilities and experience of business analysis to design new strategies, Campaigns and performance tracking. Capable of financial planning, forecasting and accurate reporting.
- ❑ **P&L Management.** Capable of identifying opportunities to increase revenues and reduce expenses while optimizing the risk to manage P&L.
- ❑ **Process Design/Re-Engineering.** Experienced in process design and improvement to deliver remarkable customer experience.

EXPERIENCE

- 07/17 TD Bank Canada**
Sr Risk Analyst - Acquisition Strategies Manager
- Leverage the understanding of consumer credit behavior to investigate, create, implement and validate various acquisition strategies, score cards and policies using complex data including cohort time series analysis, develop business cases, perform post implementation monitoring to ensure targets are achieved.
 - Perform detailed analysis & interpret information to make recommendations to Senior Management and Executives on critical strategies including ad-hoc requests.
 - Spearheaded the identification, development and implementation of new initiatives, including potentially leading special project teams or cross functional work groups.
 - Revitalized New to Canada and Student programs, Optimized limit assignment to increase profitability and mitigate the risk.
 - Managed the implementation of AML strategy at Credit Card Adjudication.
 - SME on the operational aspects of credit cards systems (e.g. CreditLink, CAPSTONE, Customer Management Triad)
- 05/16 to 06/17 CitiFinancial Canada**
AVP- Marketing Response Modeling & Analytics
- Ensure continuous performance monitoring of Marketing Response Models.
 - Work on marketing analytics projects to explore new opportunities, support strategic decisions and measure performance of existing programs.
 - Provide support to the Scoring team for development and validation of Scorecards and Loss Forecasting Models.
- 04/14 to 04/16 Citibank UAE**
Credit Card Portfolio Manager
- Drove growth in the balance build products for United Arab Emirates & Bahrain. Introduced various strategic initiatives which helped to increase monthly sales by 54%.
 - Researched and evaluated data for development of differential pricing strategy to increase revenues from low propensity customers.

- Successfully designed and implemented Cashback, Sales incentive, Bonus rewards, APR discount and X-Sell campaigns to increase the acquisition and customer engagement across all the channels.
- Launched “Loan on Card @ Day1 program”. This brought \$4 million incremental volume.
- P&L Accountability for Credit Card Installment products. Planning and forecasting of installment product related KPIs.
- Establish partner profitability KPIs & Increased number of strategic partners to 80 for offering in store easy installment plans. Driving increase in penetration and market share for Citi.
- Piloted 2-Way SMS/Email project, by which customer can get the loan on card without any human intervention by sending SMS or Email.
- Coached all sales/service channels to increase product sales and profitability.

02/09 to 03/14 Citibank Bahrain

Analytics & Credit Card Portfolio Manager

- Engaged quantitative portfolio analytics and financial modeling to come up with cashback campaigns for balance transfer and international spend. This initiative contributed 3 times increase in volumes.
- Invested in reward campaigns for inactive customers with exceptional results of 13% activation rate.
- Negotiated credit policy related initiatives to grow credit card acquisition and revenue within the acceptable risk.
- Analyzed attrition trends and Increased credit card retention rates up to 40% by introducing attractive retention offers.
- Revamped limit increase program to uplift limits while staying within acceptable risk.
- Designed and implemented authorization strategies to increase the approval rate up to 88%.
- Built and managed effective Telesales and Retention team: high in productivity, proficient in business values, goals and product knowledge.
- Modernized Reporting, Planning & Forecasting of credit card business KPIs.
- Analyzed the drivers of portfolio mix changes & performance across multiple programs.
- Analyzed and evaluated data to identify customer relationship strengthening opportunities. Increased X-sell eligible database size from 25% to 40%.
- Mentored sales/retention team to increase product sales and profitability.

08/06 to 02/09 Citibank Pakistan

Reporting & Analytics Manager

- Preparation of Profit & Loss reports. These show the performance of Citi Cards’ various products by vintage, employment segments, and risk-based profile of the customers.
- Collaborate with Sales, Marketing, Product and Portfolio teams to facilitate effective analytical reports development.
- Forecasting and Planning for the Acquisition, Attrition, Sales, Balance, Revenue and Losses.
- Prepare reports required for regulatory reporting.

EDUCATION

In Process
2001-2005

Master of Business Administration
Bachelor of Computer Engineering