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Bate of Birth : 27th June 1979

PROFILE:

An experienced professional with extensive experience of 23 years in Retail Sales, Sales Management, Compliance (AML/CFT & KYC), Business Planning & Reporting, Consumer Analytics, Payment and Financial Control in leading commercial banks of Pakistan, International Courier Company and an Audit Firm. An Associate Certified Chartered Accountant (ACCA) Member and Masters in Economics with audit experience of Financial/ Non-Financial Products for firm controls and quality management.

PROFESSIONAL EXPERIENCE:

I have been associated with banking industry since 2007. United Bank Limited and Allied Bank are one of the Big 5 commercial banks in the country with the network of 1400 plus branches across the globe and has recorded tremendous business growth during the last decade. I have held the following assignments at UBL / ABL mentioned in the chronological manner:

General Manager Branch Banking – United Bank Limited (South Cluster, Mar 2023 – todate)

Accountable for 300 plus branches residing in two provinces of the country, Sindh & Baluchistan with respect to Sales and KPIs of front line force. Structured reporting of 2000 plus staff there hiring, management and performance.

PKR 20 Billion plus contribution to bottom lines with strong balance sheet comprising of healthy deposit book of PKR 500 Billion and PKR 45 Billion plus Asset of SME sector. One Million plus customer base with active contribution from all sectors of economy and traits, continuous addition at respectable run rate with quality portfolio.

Efficient operation with technology support in shape of ADC / brick & mortar with continuous addition of foot print at high visibility and potential geographies playing important role in double digit growth of the cluster.

Global Head Home Remittance & NRP Banking – United Bank Limited (stationed at Pakistan, Jan 2021 – Feb 2023)

Responsible for supervision of Global Home Remittance & NRP Department, UBL being the highest market share holder of Pakistan inward Home Remittance with presence in major co-origins with expat population enjoys business relationship with all major tie-ups around the globe.

Key responsibility includes send side - business driven by network & tie-ups together with regular build-up of competitive capability for payment platform including Branches, ADC Channels and OMNI Network. Relationship building, Business Campaigns and events, being front face for regulator representing UBL.

Head of Retail Banking – United Bank Limited (stationed at UAE, Dec 2018 – Dec 2020)

Brand building, responsible for developing a cohesive retail strategy for GCC (11 Branches, including UAE, Qatar & Bahrain) and leading new initiatives, service & quality, delivery channels (ADC), marketing, remittances, liability generation and Retail lending. Retail branch sales structure is under direct reporting. Supervising Home Remittance and NRP segment, maintaining highest market share of UBL in UAE outward Home Remittance.

Growth of distribution network and conversion of each business unit into profitable proposition was the prime task. Cost efficient decision includes, Migration of transactional flow towards electronic channels with customer engagement, Branch relocations, process re-engineering with strengthen Operational and Compliance controls.

Team administration with high motivation and creating performance culture, ensuring target allocation and subsequent regular reviews with defined monitoring mechanism. Managed coordination among other stakeholders also utilizing possible cross sell opportunities.

Regional Business Head, Southern Karachi - United Bank Limited Pakistan (Apr 2018 – Dec 2018)

Managing branch banking needs of 42 branches situated in prime area of financial hub Karachi. Responsible for Retail business KPIs and relationship based banking

- Successfully dealt with main key players in market from Corporate to Retail (SME)
- Running team of 250plus branch banking officials and managing with motivation and winning spirit
- Apart from winning period contests have efficiently improved the entire region from mid tier to top five ranking in major KPIs

Head National Sales Management 'Retail Bank' (Oct 2016 – Apr 2018):

Management of Sales channel with fleet of 1300 plus team members, major responsibility is increasing the Institutional Sales, designing bundled offers and cross sell major revenue contributing on shelf and tailored products.

- Development of efficient strategy and facilitate delivery, management and monitoring of entire spectrum of cash management products and services of the commercial & retail bank customers
- Lead efficiency gaining initiatives for the Bank's retail cash management business which includes preferential pricing, customer services, periodic review of relationships in terms of committed business volume and revenue
- Work together with diversified product teams to craft sales strategies through product bundling opportunities anchored around the Cash Management needs of Retail Bank customers
- Drive innovative sales methodology and demonstrate thought leadership in developing new ideas on cross selling opportunities/incremental share of wallet and strengthening sales support services for the cluster and field teams
- Conduct sales presentations and product demonstrations for the customers to help drive sales and bundled solutions

Head Planning & Control 'Retail Bank' (Jul 2015 – Oct 2016):

Responsible to analyze and recommend course of actions for monitoring, controlling and improving performance of Retail bank Business segments. In coordination with other stake holders, formulating and implementing Branch Network business plans & strategies, translating into a sustainable growth for maximizing profitability of the bank.

- Planning and management of Retail budget set KPIs (Financial / Non Financial), Evaluate business performance / segments / geographies of Retail bank and recommended course of action.
- Preparing forecastes, projections and strategy based on trends, input on market and competitor offering.
- Network initiatives, technological need / business initiative to drive Sales numbers with branch automation, process re-engineering and gap analysis to further strengthen quality of service

Chief Anti Money Laundering Officer – CAMLO Allied Bank (Sep 2014 – Jul 2015):

Head the Teams of AML/KYC as CAMLO in compliance to Statutory and Regulatory requirements with following key responsibilities:

- Forming judgment on suspicious cases and perform regulatory reporting to SBP/FMU related to AML/CFT
- Functional administration of Transactional Monitoring System (FCCM) including Review scenario configurations and risk parameterization.
- Review New and Existing Products, Policies and Operational Guidelines, Manuals/Product Processes and provide input in respect to AML/CFT together with Gap analysis on regulations and guidelines
- Liaising with enforcement agencies, AML/KYC system vendors and other financial institutions including Foreign Banks for dealing with queries in mode of their questionnaire, due diligence their & supervise the monitoring of foreign Inward / Outward transactions

Financial Controller (Head of Unit) - Commercial & Retail Banking Group (May 2009 – Sep 2014)

Being Financial Controller of the Commercial & Retail Banking Group, the biggest business group of the Bank, I have held the following assignments as the team lead of 15 partners. The prime role and objective of the function was the strategic/business planning with financial control activities via analytical reviews and management reporting:

- Business Planning/Budgeting & Reporting: This consisted of strategic decision making, Financial Modelling, segmental & analytical analysis of all KPIs pertaining to Retail & Commercial Banking Group of the Bank. Preparation and finalization of Annual Budgets aligned with the overall strategic plan - **Designing & Implementation of Business Intelligence Portal**
- Segmental & Peer Bank Analysis: This included the compilation of segmental & Peer bank analytical review in respect of business and P&L performance by the industry and peer banks for onward submission to management for Review.
- People & Organizational Support: This required designing and implementation of Manpower Plan and Annual Appraisal mechanism in coordination with Human Resource Group in line with the changing market dynamics/requirements. Regular reporting in various field review meetings to appraise and inform the standings and create competitive environment - **Employee Performance Assessment Mechanism**
- Retail Business Initiatives: This included the designing and implementation of various Business initiatives for the internal customers i.e. branch managers/staff like Car Scheme & Allowances for the branch managers & staff - **Business Promotion Campaigns**
- Consumer Analytics is responsible for analyzing financial health of all Consumer products (Credit & Debit Card, Personal Loan) and reporting to Internal and External partners such as SBP, VISA, FDI, 1-Link etc.
- Implementation of Financial Tools: Hyperion, SAS, In house Designed MIS System, Oracle based tools are the developments Designed, Implemented for firm financial controls and for management decision support.

MIS & Budget - Commercial & Retail Banking Group (Jan 2007 – May 2009)

The following assignments were performed as Officer MIS & Budget Commercial & Retail Banking Group (CRBG):

- MIS & Reporting is responsible for analyzing performance and monitoring/reporting
- Payment, Expenditure Control and adherence to policy managed Financial Discipline, Payments of all departments under CRB in accordance with policies and there approvals, Establishment of control in the key role.
- People & Organizational Support: designing of Manpower plan for field, Annual Appraisals (more than 2000 staff), Business support meetings, new initiatives like Evening & Sunday banking etc.

Skynet World Wide Express: Manager Finance - (2002 – Jan 2007)

U.K based Courier Company, having its setup in more than 210 countries of the world and reporting directly to Partners of the firm. With team of 4 – 5 members headed complete financial affairs of the organization.

- Supervised all financial reporting, Financial Statements, International reporting and other statutory reporting.
- Cost effective & Efficient Routing plans for baggages, based on vendor selection, Co-partners and Aviation services.
- Efficient Fund management, arrangement for International payments, management of vendor settlements
- Analyzing departmental efficiencies and Designing/Implementation of controls for improved efficiencies
- Designing and Implementation of Oracle Based System for Payrolls management, Billing & Accounts preparation

Ford, Rhodes, Robson, Morrow. Presently Ford, Rhodes Sidat Hyder (2000 – 2002)

Member firm of Ernst & Young International (EYI) reporting directly to Senior Manager In-Charge. During my experience with the firm I have been actively involved in audits and assignment of various sectors Including Financial Institutions (Bank and Non-Bank) and manufacturing. Responsibilities include:

- Audit planning, direction, supervision and review including planning staff requirements and their training.
- Review of Internal Control System, identifying weaknesses and suggestions/ methods/ procedures for improvement
- Assistance to the client in accounting functions and the preparation of financial statements in the light of International Accounting Standards and current practices. Following are the major clients attended as Audit Trainee:

SKILLS:

- Proficient in MS Office & other analytical and Financial Reporting tools e.g. Hyperion, Discoverer Plus
- Knowledge of EYI Analytical tools(Financial Statement Analyzer and Audit Command Language)
- On job knowledge of AML/CFT related issues, regulations, guidelines and International Best Practices
- On job skill development for analyzing transactions in relation to ML/FT activities using tool i.e. FCCM (AML/KYC/Regulatory Modules), Screening Tools such as HOTSCAN, OFAC Analyzer
- Sound interpersonal skills, proficient in developing and delivering presentations
- Ability to work in physically and mentally demanding environment.

QUALIFICATION:

<u>Degree</u>	<u>Majors In</u>	<u>Year</u>	<u>Institute</u>
ACCA Member	Accounting & Finance	2003	Associate Certified Chartered Accountant (England & Wales)
Masters	Economics	2002	University of Karachi - Pakistan
CA -Foundation Course	Accounting	2001	ICAP
Bachelors	Commerce	2000	University of Karachi - Pakistan

MAJOR COURSES:

- ✓ Financial Modeling Master class in Singapore by Terrapin Financial Training
- ✓ 7- Habits of effective Managers & Overcoming Challenges in Todays Times by Franklin Covey
- ✓ Reinventing the CFO by Jermy Hope – Terra Biz
- ✓ Bank Strategic Management (with Simbank Simulation) by Clive Wykes –TerraBiz
- ✓ Monetary Policy Dynamics by Knowledge Konsultants
- ✓ Workshop on analyzing bank performance
- ✓ Foreign Account Tax Compliance Act – FATCA, conducted by IBP
- ✓ Attended Best Practice Seminar – III in Bangkok, representing DPEX-Pakistan Latest updates on SBP AML/CFT Regulations, conducted by IBP

INTERNATIONAL EXPOSURE:

Have been to UAE, Qatar, Bahrain, Istanbul - Turkey, Singapore, Kulalumpur - Malaysia, Bangkok - Thailand for training & excursions.