

Sadia Muzaffar

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Over 30 years of diversified functional experience in the Banking Sector. Initial 12 years with HSBC, subsequently with three large Pakistani Banks. Hands-on experience of Corporate Finance and Restructuring, Commercial and Retail Banking, Cash Management, Trade Finance, Relationship Management, Business Development, Financial Institutions, Investment Banking, Islamic Banking and most recent, Business Transformation. Built teams from scratch, identified market opportunities and developed incentivized strategies to consistently exceed goals. Motivated, self-starter, equally comfortable in a mature organization, as well as, startups.

WORK EXPERIENCE

Habib Bank Limited, Head Office, Karachi.

Head Sustainability, Communication and Training: Business Transformation Jul 19-todate
Business Transformation is HBL's initiative centered to make the Ban future proof, fit for purpose, embedding sufficient controls to manage and mitigate various risks faced across all geographies and locations of operation. Broad levels of activities include: Account Opening Process (KYC), Remediation of legacy accounts, Risk Rating Methodology, Transaction Monitoring System and Sanctions Screening. My current responsibility is to maintain standard for project management communications with all stakeholders, within the organization and ensure that information concerning content (e.g. deliverables, risks, issues) are distributed to and from sponsors. Deeply involved in improving consistency, predictability and efficiency of program delivery and oversee the administrative needs of program to support overall governance and effective performance, for both the domestic and international roll outs.

Head of Assets (South), Islamic Banking

Apr 18- Jun 19

Mandated to lead HBL's drive to focus on Islamic finance, specifically in the Corporate, Commercial and SME sectors. A wide ranged corporate and commercial banking experience provided the base which led to developing relationships with New to Bank customers as well as conversion of existing conventional relationships. Worked closely with the product development team to cater products to suit customer requirements.

Pakistan Kuwait Investment Company, Karachi.

Jan 07- Jun 14

Head of Corporate Finance and Syndications

With diverse industry and functional expertise, I have worked on various sectors including banking, telecom, energy, sugar, FMCGs, cement, food and beverage, oil and gas and pharmaceutical. Remained closely involved in the annual budgeting exercise and planning to meet short and long term goals relating to corporate lending activities. Restructured accounts, particularly in the distressed sectors, in order to facilitate the recovery process.

- Member ALCO Committee
- Member Management Committee

Head of Financial Institutions

Assigned to FID, as a secondment, to establish a separate department for PKIC. Mandated to develop a comprehensive Financial Institution Risk Management capability at Pak Kuwait, which was expected to make qualitative contribution to the bottom line. With this responsibility, I was entrusted to formally develop the functions of FI, including developing the policy and procedure manual.

Mybank Ltd., Karachi

Aug 05 - Feb 07

Head of Business Development, Karachi

Led the initiative to build both asset and liability based relationships. For this purpose, built a team from scratch, identified target markets, assigned goals and monitored performance. Developed performance

compensation schemes to incentivize sales. Led the effort to reposition the business development role away from being branch oriented, more towards customer relationship building, with clear goals to create pockets of excellence in services, like trade finance, vendor finance, collection systems etc.

Kuga International Inc., London, Ontario, Canada.

Nov 03 - Feb 05

Financial Controller

Managed the finances of an international leather garment company, established since 1981. Responsibilities entailed managing the bank related activities, reorganizing accounting processes and introducing systems to track expenses and recover dues; manage cash inflows and outflows as well as shipping the received products to the retail outlets.

Habib Bank Limited, Karachi, Pakistan

Nov 01 - Oct 03

Assistant General Manager, Commercial Marketing.

Spearheaded core business development initiative aimed at the mid-tier or commercial business segment, by developing new relationships and enhancing existing relationships. The process included identifying the target market, evaluation of credit proposals/financial statements; comparing the data to industrial benchmarks; making regular client calls to evaluate financial requirements and to keep a hand on the pulse of the clients' business. Regular analyses of opportunities to cross sell Bank's products to generate incremental business. Additionally, restructured accounts to match facilities with business requirements and cash flows.

Worked in the hub of commercial business areas, particularly Korangi Industrial Area, SITE, SITE II, North Karachi (Gabol Town), Saddar and Jodia Bazar. Focused on the vendor industries, where cash flows emanated from OEMs and FMCGs.

United Bank Limited, Karachi, Pakistan.

Aug 98 - Nov 99

Relationship Service Manager.

Part of the new management inducted for pre-privatization restructuring. Led the Corporate Bank's efforts to achieve Total Customer Satisfaction and avoid Customer Attrition. The critical task was to maintain the relationship of the client after the business deal has been sealed, with a view to generating incremental revenues and increasing the Share-of-Wallet.

A major initiative in this regard, was the introduction of Cash Management to the corporate clients. Involved in the preparation and subsequent implementation of the first Product Program for Cash Management. Implementation included managing road shows, selection and training of officers in designated branches and finally, designing and monitoring the MIS as required by the client.

Panther Agencies (Pvt.) Limited, Karachi, Pakistan.

Nov 96 - Jul 98

Conceived and established a business for importing and wholesaling clothing articles of a renowned Hong Kong based brand, "Giordano". Managed the operations and established sources of supply to import the latest and seasonal trends. Marketed the product line countrywide and established retail outlets in major cities in prominent locations.

HSBC, Karachi, Pakistan.

Apr 84 - Nov 96

May 94 - Nov 96. Manager Trade Services. Fully conversant with the operations of Trade Services, including the Central Bank's governing procedures. Regularly participated in Trade Finance conferences organized at the international level.

Aug 85 - May 94. Manager Customer Services. Given a multifaceted task of establishing retail relationships as well as looking into their operations. Critical task was to maintain customer satisfaction, minimize attrition and garner new high net worth clients by making marketing calls to develop rapport with customers interested in Private Banking Facilities.

Apr 84 - Aug 85. Management Trainee. Rotated through all established departments of the Bank to gather vital on the job training and to round off an extensive six month Management Trainee Program held in Hong Kong.

EDUCATION: University of Karachi, Institute of Business Administration.
MBA- Marketing and Finance - 1984.

Training/Course Attended:

HSBC: Whilst working for HCBC, I attended the following training programs at various Regional Training Centers: Resident Officer Training (Hong Kong); Lending I (Dubai); Lending II (Dubai); Management I (Dubai), Management II (Dubai), Management for People and Change (Dubai); International Trade Finance (Kuala Lumpur).

Habib Bank Ltd: Financial Risk and Analysis (Karachi).

Pakistan Kuwait Investment Co: Attended workshops on Credit Risk Exposures and Risk Management:

- Tapping into the Syndicated Loan Market" (Karachi).
- Corporate Risk Evaluation" (Karachi).

IBA, Karachi: Introduction to Islamic Finance, May 2017.

INTERESTS: Fine arts: Won numerous school and college fine art competitions.
Sports: Represented school and college teams in Table Tennis, Squash, Swimming, Netball, Softball and Field Hockey.

Reference: Can be furnished upon request.