



Badar-e- Munir

Barwa Bank
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Date of birth: 09/09/1983

Marital status: Single

Nationality: Pakistani

OBJECTIVE

A **Profession** that will exploit on acquired proficiency, competencies, capabilities, skills, education and experience.
Desire a position with career **growth potential**.

EDUCATION

■ Actuarial Science & Risk Management

Degree name: B.S (4 year)

CGPA: 3.4/4

Position: First

Majors: Actuarial Modelling, Financial Risk Management

University: University of Karachi

■ Higher Secondary School Certificate

Grade: B

College: PAF College Masroor base, Karachi

■ Secondary School Certificate

Grade: A

School: LA Canadiana Children's Academy, Karachi

PROFESSIONAL EXPERIENCE

■ Barwa Bank - Qatar

(May 2009 till Present)

Job Title: Senior Analyst, Credit Risk & Basel II

Department: Risk Management Division

Roles and Responsibilities:

- Responsible for Calculation of Capital Adequacy Ratio and Reported to Central Bank of Qatar.
- Credit Risk Modelling and Basel II regulation
- Basel II goals and implementation.
- Monitoring Corporate Portfolio exposures
- Establish Risk Reporting framework in a Bank
- Credit analysis of complex corporate and institutional banking.
- Facilitate Consultant for the implementation of Higher Approaches of Basel II
- Working on Credit Risk Rating & Scoring Model for Corporate and Retail respectively for the higher approaches of Basel II

■ **Union National Bank-UAE**

(June 2008 till May 2009)

Job Title: Credit Risk Officer
Department: Risk Management Division
Roles and Responsibilities:

- **Developed a Template and Report for Basel II Credit Data Gap Analysis**
- **I am currently involved in the Implementation of IMACS Risk Scorer (Corporate Credit Risk Scorer).**
- **Developing a framework on Logistic Regression for the Corporate Risk Rating Approach.**
- **Calculating Credit Value at Risk (CVaR) using CreditRisk+ Approach.**
- **Responsible for Monthly Credit Risk Report.**
 - Every month internal rating of the current corporate portfolio is analyzed and compared with the previous year same month ratings to generate year on year transition matrix.
 - Default probability of each rating tranche is calculated from the transition matrix and used to indicate a ball park estimate of the pricing in each category of rating.
 - With certain assumption of recovery expected loss are also calculated for each rating category.
 - The Report Also Includes.
 - Default Rates – Corporate Book
 - Customer Credit quality Migration– Corporate Book
 - Migration of Exposure
 - Expected Loss
 - Expected Returns for Unsecured Loans (Indicative)
 - Distribution of assets by sector – Corporate Book
 - Distribution of Obligors – Corporate Book
 - Concentration (Sectors & Ratings) – Corporate Book
 - Excess Over Limit (Entire Loan Book)
 - Reserves & Provision
 - Risk participation Exposures (Protection Selling Transactions)
 - Exposure Concentration & Risk Participation (CDS + Risk Participation)
- **Credit Concentration Analysis:**
 - Concentration is calculated by rating category, sector wise and single name.
 - A heuristic model free approach called Hirschman Herfindhal Index (HHI).

■ **KPMG Taseer Hadi & Co. Pakistan**

(September 2006 to May 2008)

Job Title: Consultant
Department: Risk Advisory Services
Major Projects:

Clients	Description	Job responsibilities
Soneri Bank Limited	Basel II Standardised Approach Implementation Project	<ul style="list-style-type: none"> ■ I was involved in four deliverables of this project namely Development of Credit Risk Mitigation framework, Portfolio Mapping, Credit and Integrated Risk Management Framework and development of a Template for calculation of Minimum Capital requirement.
National Bank of Pakistan	Basel II Gap Analysis Project	<ul style="list-style-type: none"> ■ I have been involved in the Gap Analysis project of Pakistan's Largest Bank. Gap analysis included business and data Gap analysis, Impact Analysis according to all approaches of Basel II and Implementation Plan. And developed Cost Benefit

		<p>analysis for different approaches of Basel II</p> <ul style="list-style-type: none"> ■ VaR using all three approaches to calculate market risk capital charge under IMA approach of Basel II.
Saudi Pak Bank Limited	Basel II Impact and Gap Analysis Project	<ul style="list-style-type: none"> ■ I have been involved in the calculation of Minimum Capital Requirement (MCR) for both the approaches of Basel II Standardised and FIRB-AIRB (Simulation Based) and developed Cost Benefit analysis for different approaches of Basel II.
The Bank of Punjab	Basel II Gap Analysis Project	<ul style="list-style-type: none"> ■ Gap analysis of the market risk management and ALM policies and practices ■ Review of market risk measurement models in middle office risk management, including risk limits
Arif Habib Rupali Bank Limited	Diagnostic Review of Credit Policy and Committees ToRs	<ul style="list-style-type: none"> ■ I was involved in Diagnostic review of credit policy against International Good Practices and local regulations.

Job Description:

- Research on **Internal Credit Risk Rating Model**
- Research on **Probability of Default (PD)**
- Research on **Credit Modeling (CreditMetrics and CreditRisk+)**
- **Basel II Implementation Framework.**
- Regulatory compliance attestation (**Capital Adequacy Ratio**).
- Preparing **Business and Data Gap Analysis** Reports.
- **Value-at-Risk** measurements, **Credit risk** modelling, **Market risk** modelling, and **Risk rating analysis**, **Stress testing**, **Portfolio analysis**, **Institutional risk assessment framework**.
- Conducting structured interviews to understand current state of banks.
- Preparing **Minimum Capital Requirement Analysis and Impact analysis** of different approaches for banks.
- Preparing Cost – Benefit Analysis for different approaches of Basel II.

■ **Financial Technologies & Consultancy Pvt .ltd (September 2005 - August 2006)**

Job Title: Financial Risk Analyst

Department: Risk Management

Major Project: State Bank of Pakistan (Risk Assessment Modules)

Job Description:

- Development of **Financial Risk Assistance** Module.
- Team Leader on **Banking Supervision of Risk Assessment Module (BSRAM)** a project of **State Bank of Pakistan (SBP)**.
- Working on **Credit Risk Rating**.
- Conduct trail runs of **Capital Calculation Model**.

PROFESSIONAL COURSES

- **State Bank of Pakistan (SBP)**
 - Attending two weeks training program on **Banking Supervision Risk Assessment Modules (BSRAM)** which was based on **Economic Capital Management of Basel II** with respect to **Credit Risk, Market Risk and Operational Risk.**
- **KPMG Tasser Hadi & Co**
 - Attending a day workshop on **“Risk Management on Islamic Products”.**
- **Financial Technologies & Consultancy Pvt. Ltd**
 - Training on **“Development of Credit Risk Rating on Commercial Banks”.**
 - **Modelling on Credit Risk Rating.**
- **Lahore University of Management Sciences (LUMS)**
 - Attending two day workshop on **“Mathematics of Risk Management”** at **LUMS.**
- **Global Association of Risk Professionals (GARP)**
 - Attending several Chapter meeting on **Emerging Basel II in Pakistan and Financial Risk Management.**

ACADEMIC PROJECTS / REPORTS

- Report on Defined Benefit and Defined Contribution Pension funds.
- Thesis on **Credit Value-at-Risk** under Transitional Probability (An IRB Approach).
- Thesis on **Internal Credit Rating** System using Z-Score an Altman Approach.
- Working on **Islamic Capital Management** by Islamic Risk Management Regulation.

STATISTICAL PACKAGES / COMPUTER SKILLS

Core banking Software:	Banking Vision (BV), Phoenix Banking System, T24
Statistical Packages:	MINITAB, MATLAB, SPSS, EVIEWS, MATHEMATICA.
Professional Packages:	CREAM
Computer Packages:	MS Office, MS Visio, MS Project

REFERENCES

Will be furnished upon request