CURRICULUM VITAE

PERSONAL DETAILS

ANNEXURE I

Name:	Muhammad Amin Qazi
Father's Name:	Prof. Dr. N. B. G. Qazi
Date & place of Birth	February 3, 1960 Gottingen Germany
Nationality	German,
Marital Status:	Married (with one son)
Languages	English, German, familiar with Persian,

PROFILE

- Master of Law 1st Division (in White Collar Crimes).
- Advocate High Court Karachi Sindh, Pakistan
- A qualified Accredited Mediator (CEDR UK), Karachi Centre of Dispute Resolution (High Court Registered) Mediator & a Corporate Legal Advisor.
- **Posses more than 3 years of mediations , with over 20 cases as sole mediator** and 22 years of legal Corporate , forensic accounting & banking experience including ;

    1. **Financial Crimes Investigation:-** Anti money laundering – AML, Hawala (unrecorded money movement) , Forensic accounting, dealing with multi-facet Banking frauds, including misappropriation of deposit, miss-use of depositors accounts for personal business/ gain , running parallel banking network, processing of hefty loans through fake and / or insufficient collateral, misappropriation of pledge stock, theft of blank drafts and grant of fake loans in connivance with bank staff, willful defaulters, Government Officers Frauds involving corruptions & corrupt practices, money laundering, Political corruptions etc. { **From NAB** - Member Anti Money Laundry Sub-Committee Government of Pakistan Finance Division IF Wing (AML Cell) in advisory capacity for AML Law }

2. **Drafting of Agreements:** - Joint Venture, Dealership, Lease, Outsourcing, Maintenance, Service Agreements, Drafting of Trust Deeds, & Policies etc. Drafting of and registration of all documents relating to real estate, licenses, patents & other contracts.

3. **Real Estate Management:** - Prima facie dealing with real estate issues, buying, selling, conducting auctions, tenders, managing real estate affairs, etc. Vetting of property documents for securitization (mortgages). Drafting charge document & other related documents (mortgages), Preparing / Retiring documents for mortgages vis-à-vis executing redemptions, Drafting of and registration of all documents relating to real estate, licenses, & other contracts, Conducting Public Auctions, Tenders, Buy & Sell transactions of properties / real estates etc.

4. **Negotiator & Restructuring :** - Negotiating deals, transactions in-house & with 3rd parties, Negotiating settlements with Defaulters, Agencies, and Authorities etc. Resolving of disputes & issues in- house & with 3rd parties & restructuring deals of shipping, Printing & Packaging Units, Fisheries, trucking units etc.

5. **Corporate Litigation:** - Constitution Petitions, Defending suits of damages & claims, Company & Banking Law related Suits & Tax matters (income & sales).

6. **Problem solving:** - Resolving, opining, guiding on Corporate / Commercial & Consumer Banking day to day operational issues in relation to State Bank of Pakistan Prudential Rules & Regulations, Financial Institutions (Recovery of Finances) Ordinance 2001, and National Accountability Ordinance 1999, Banking Laws etc.

My success is based on the motto - "in order to do a thing right – one first has to see the thing rightly "i.e. .targets & passion gets you going .... Focus & discipline gets you achievements i.e. act – not react, do processing & not do tasking. In last but not least it's BAM - brain (logic) & motivation.

Company: **National Bank of Pakistan**
Head Office NBP Building I.I. Chundrigar Road
Karachi, Pakistan

*(**Organizational Brief:** National Bank of Pakistan is a Trillion Rupee Bank in Pakistan i.e. the largest bank with over 1400 branches& growing , having operations overseas as well. The bank is divided into 9 groups, each headed by a group chief as Commercial and retail banking group (C&RBG) , Compliance group, Operations group, Treasury Group, Audit Group, HR Group, Credit Group, Corporate and Investment Banking Group, Asset Recovery Group (or SAM) and Islamic Banking.*

Tenure: **April 2, 2011 to date,** (rejoined after deputation)

Job Title: Senior Vice President – Wing Head Special Asset Management Classified Portfolio ARG / S&MARG (April 2 to Sept. 6 with C&RBG – Sept. 7 2011 to date ARG/ S&MARG), Head of Recoveries Monitoring / Administration. I.e. recoveries from large defaulters (will-full, criminal etc.)

Job responsibilities: (on pan Pakistan level)

- Pursue recoveries from habitual large defaulters exceeding Rs.30 billion par party at times (who have the banks for a ride and illegally siphoned the loan amount abroad. to safe heavens). Conduct comparative legal analyses through its in-house counsels on a range of issues in a given area, identify legal and Non Performing Loan (NPL) of ARG policy issues in relation to Recoveries, research relevant precedents, primarily in the area of ARG NPL(s), and propose appropriate solutions which includes mediations I.e. will give a snapshot view of the quality of lending per region & branch wise based on "Collections & Recoveries Wing" and propose strategic solutions.
- Provide legal support to ongoing litigations, settlement transactions, cases, and other matters and would mediate with defaulting customers to bring about a solution resulting in recoveries.
- Review the strength of the security & documentary evidences giving the bank a legal locus standi to pursue recoveries through FIO 2001, Banking Court, or criminal form as FIA, NAB etc. i.e. The quality of NPL(s) portfolio in terms client documents and securitization documents on case to case bases for adherence to Bank Group legal policies and procedures, and business objectives.
- Prepare briefs on diverse topics, as required.
    - Participate in Recovery & litigation task.
    - Provide legal advice to Regions on legal in relation to NPL(s).
    - Draft, review, negotiate and finalize legal documents for compromise / settlements etc, and other matters or practice areas.
    - Perform ad hoc legal related assignments as requested by the GC.

Company:	**National Accountability Bureau (GOP) – NAB** NAB Office 35/36 Barracks Shah rah-e-Iraq Saddar Karachi (on attachment from NBP)
Tenure:	February 10 2009 to April 1, 2011(on deputation)
Job Title:	Director NAB Sindh Financial Crimes Investigation Wing (Grade 20 GOP)

Job responsibilities:

- Forensic accounting / financial crimes investigations , financial frauds,
- AML investigations through Fraud Management Unit (FMU) of State Bank of Pakistan on Suspicious Transactions Reporting (STR). Constant liaison with FIA, CID and other investigating & regulatory bodies looking after illegal money / funds transactions and movement of suspicious funds , illegal note printing etc. , investigating & processing cases of money laundering, accepting illegal gratification or other remunerations, plundering of public funds , misuse of authority, criminal breach of trust, cheating members of public at large, obtaining / rendering pecuniary benefit, causing loss to Financial Institution suspicious transactions, misappropriation of deposits / banks funds, miss-use of depositors accounts / bank funds for personal business/ gain , running parallel banking network, processing of hefty loans through fake and / or insufficient collateral, misappropriation of pledge stock, theft of blank drafts and grant of fake loans in connivance with bank staff, willful defaulters, perjury etc.
- Investigating bureaucratic / Government Officers frauds involving corruptions & corrupt practices, money laundering issues / forex scams ,
- **Achievements as Director FCIW NAB Sindh (Feb. 10, 2009 to April 1, 2011)**

Inquires = 41, 23 completed / converted into investigations, bal. 76%complete.

Investigations = 40, 13 completed / Reference filed, bal. 90% complete.

References = 46, 16 complete / convictions.

Recovered = PK Rs.1.4Billion, through Plea Bargain / Voluntary Return & Convictions

Company:	**National Bank of Pakistan** Head Office NBP Building I.I. Chundrigar Road Karachi, Pakistan
Tenure:	February 15 2008 to February 9 2009
Job Title:	Senior Vice President (Grade 20 GOP) – Head of Legal, Quality Assurance, ATM Card Management Unit / MIS & Head of Country Collections / Recoveries Commercial & Retail Banking Group.

Job responsibilities:

- Involved with & resolving / assisting Retail, Consumer & Commercial Banking issues.
- Conveyance / Drafting Dealership, Lease, Outsourcing, Maintenance, Service etc. Agreements, Trust Deeds, & Policies etc. & vetting, issuing, monitoring, amendments, controlling, retiring all legal, charge Documents plus drafting of and registration of all documents relating to real estate, licenses, patents & other contracts.
- Opining & responding to State Bank of Pakistan queries on Prudential Rules & Regulations, customer complaints, Audit objections etc.
- Liaison between Bank & Legal Counsels of the Bank, manage all litigations (by & against the Bank).
- Limited Tax issues.
- Interactions / Liaison between the Bank & Federal Investigation Agency, National Accountability Bureau, Security Exchange Corporation of Pakistan, Collector Customs, Government & other Agencies.
- Legal opinions on various banking & non-banking issues.
- Assisting / providing opinions to Branches on matters relating to Prudential Rules & Regulations, Compliance, Risk Management & other day-to-day customer – banker issues.
- Problem solving of Bank's routine matters.
- Specialization in drafting / conveyanceing of Corporate / Consumer Collections & Recovery Policy / instruction Manuals, Charge documents related to Corporate, SME & Consumer Finance Products Agreements / documents, as Personal, Vehicle and Home Loan documents.
- Administrative assignments C&RBG
- HR assignments C&RBG (400 (200+ collections, 200+ Karobar (President's Rozgar Scheme [CNG Rickshaws] Sales force) outsource staff reporting & affairs management).
- Quality Assurance Department assignments (Credit Admin).
- Collection & Recoveries of C&RBG products.
- And counting -

Note: All above assignments are done on pan Pakistan level.

Company:	**Saudi Pak Commercial Bank Limited** Saudi Pak Bank Building, I.I. Chundrigar Road Karachi, Pakistan
Tenure:	July 2002 to February 14, 2008
Job Title:	Senior Vice President – Head of Legal Affairs Unit

Job responsibilities:

- Conveyance / Drafting Dealership, Lease, Outsourcing, Maintenance, Service etc. Agreements, Trust Deeds, & Policies etc. & vetting, issuing, monitoring, amendments, controlling, retiring all legal, charge Documents plus drafting of and registration of all documents relating to real estate, licenses, patents & other contracts.
- Opining & responding to State Bank of Pakistan queries on Prudential Rules & Regulations, customer complaints, Audit objections etc.
- Liaison between Bank & Legal Counsels of the Bank, manage all litigations (by & against the Bank).
- Limited Tax issues.
- Interactions / Liaison between the Bank & Federal Investigation Agency, National Accountability Bureau, Security Exchange Corporation of Pakistan, Collector Customs, Government & other Agencies.
- Legal opinions on various banking & non-banking issues.
- Supervising applications for Write Off of debts considered non – recoverable.
- Assisting / providing opinions to Branches (on pan-Pakistan level) on matters relating to Prudential Rules & Regulations, Compliance, Risk Management & other day-to-day customer – banker issues.
- Negotiating settlements / Compromise of disputed issues.
- Conducting Public Auctions of mortgaged properties under laws available in Recovery Ordinance 2001 & conducting Tenders / inviting bids for sale of pledged stocks.
- Giving opinions and / or assisting Credit Admin, Compliance, Risk Management in their respective related issues.
- Problem solving of Bank's routine matters.
- Taking part in public auctions.
- Real Estate buys sale, documentation, registration, etc.
- Assisting & Supervising Special Asset Management activities.
- Specialization in drafting / conveyanceing of Charge documents related to Corporate, SME & Consumer Finance Products Agreements / documents, as Personal, Car, and House Loan.

- Providing assistance & opinions to HR and Admin Divisions regarding their issues as frauds, inquires of matter under complaints.
  Note: All above assignments are done on pan Pakistan level.

- My most recent published achievements , while working as Head of Legal Affairs of Saudi Pak Bank are:-

  1. Pakistan Legal Digest Constitution Petition no. 321 of 2003 Sh. Abdul Sattar Lassi VS Government of Pakistan & Saudi Pak Bank against Section 15 of Financial Institutions (Recovery of Finances) Ordinance 2001 – i.e. Sale of Mortgaged property(s) without intervention of Court.

  2. Plea Bargain / settlement of Ex-Chairman – main accused in siphoning of funds of Defunct Prudential Commercial Bank Ltd. through National Accountability Bureau (NAB).

  3. Settlement of Makran Fisheries Pvt. Ltd. (defaulter of banks for over Rs.2.0Billion) through NAB

- And general assignments / achievements are :-

  1. To handle / fix / resolve the issues that the bank lands into vis-à-vis save / secure the interest of the bank at the inception.

  2. Appeared & handled high profile cases by & against the Bank.

  3. In my 5 years of service with this Bank, with Grace of Allah I managed to dismiss / settle Rs.1.0billion damages suits against the Bank with no cost to the Bank.

  4. And settled / recovered over Rs.1.0Billion of sunken / defaulted funds for the Bank.

Company: **Emirates Bank International (pjsc)**
Emirates Bank Building,
I. .I. Chundrigar Road Karachi, Pakistan

Tenure: 2000 - 2001

Job Title: Manager Legal

Job responsibilities:

- To manage all litigation matters by & against the Bank.
- Guarantees (vetting, drafting, issuing, monitoring, amendments, controlling, retiring etc.).
- L/C documentation / vetting etc.
- SBP issues (Prudential Rules & Regulations, Write Offs, and Bad & Doubtful Debts.
- To monitor down graded accounts.
- Liaison between Bank & Legal Councils of the Bank – nation wide.
- Giving Evidence in Suits for Recoveries, etc. on behalf of the Bank.
- Legal Documentation (drafting, vetting, implementation).
- Represent the Bank on Income Tax issues.
- Interactions / Liaison between the Bank & FIA, NAB, CLA, Collector Customs, GOP, Other Agencies etc.
- Head Office reporting on Pak based cases, Head Office Dubai defaulters based in Pakistan
- Legal opinions based on SBP Prudential Regulations, CPC, Cr. PC Contract Act, Islamic Banking.
- Supervising applications for Write Off of debts considered non – recoverable.
- Tax Credits.
- Monitor Bad & Doubtful and ensure that provisioning is done as per SBP Prudential Rules & Regulations.
- Communication / monitoring with Branches in matters relating to various issues.
- Negotiating settlements / Compromise of disputing issues
- Prepared / drafted Credit Admin Manual (CAM) for the Bank.
- Controlling / Monitoring CAM documentations.
- Problem solving of Bank's routine matters.

Note: All above assignments are done on pan Pakistan level.

Company: **Crescent Investment Bank Limited**
6th floor Sidco Ave. Centre
Karachi, Pakistan

Tenure: 1990 - 2000

Job Title: Manager Legal, Admin

Job responsibilities:

- Head of Administration.
- Legal Advisor of the Bank.
- Represent the Bank on the Income Tax issues.
- Managed Vault operations.
- Managed the Margin Finance Department, which included:
  a. Handling of Margin Loan Securities.
  b. Preparing of Agreements and Documents.
  c. Entire Accounting and Billing of Margin Finance Clients.
- Chief Protocol Officer of the Bank.
- Arrange Seminars at International levels on various issues.
- Take part in Government Bids on behalf of the Bank.
- Capital Market Operations, Share Trading and transfer of shares.
- Profitable Real Estate Activities for the Bank for investment/other purposes.
- Renovation, Interior decoration, Construction.
- Loan Recoveries.
- Industrial Project (Acquisition and Disposal of Units Independently generating substantial profits in a period of six months).
- Correspondence and negotiations with Government Departments and CLA.
- Marine Projects (Acquisition and Disposal of Ships i.e. scrap or run).
- Hostile takeover.
- Filling of Criminal Complaints/ Suits for Recoveries on behalf of the Bank.
- Appearing as a witness in Suits for Recoveries.
- Giving Evidence in Suits for Recoveries.
- Legal Documentations.
- Special Asset Management.
- Marketing / negotiating deals with SEGA, NAMURA, AL – Fataim, Al – Baraka etc.

Note: All above assignments are done on pan Pakistan level.

Company: **Youth Investment Promotion Society (GOP)**

Tenure: 1988 - 1990

Job Title: Assistant Manager (Grade 17 GoP cadre)

Job responsibilities:

- Chief Protocol Officer on behalf of Govt. of Pakistan.
- Legal Advisor.
- In-charge of Administration and Accounts.
- Credit Operations / Financial Analyst.
- Representation of the Society on Foreign Seminars and Meetings.

Company: **Sharif & Co. (Income Tax & Sales Tax Co.**

Tenure: 1986 - 1988

Nature of assignments: Pupilage & thereafter independent Tax Advisor.

Job responsibilities:

- Tax returns & cases,
- Sales tax returns & cases

QUALIFICATION

PROFESSIONAL

2016	**Master of Law (LLM) in White Collar Crimes (Uni. of Karachi)**
1991	Bachelors of Law (Uni. of Karachi)
1986	Cost & Management Accounting Part II
1982	Bachelors of Commerce

OTHER ACHIEVEMENTS

- **2008/ March – EDR – Mediator (by Centre for Effective Dispute Resolution – an IFC program for internal accredited / licensed Mediators)**
- Letter of Appreciation from National Accountability Bureau 2007,
- Letter of appreciation from Crescent Investment Bank Limited
- Passed Federal Public Services (CSS) exam in 1987

COURSES / SEMINARS

- 2010 / April – National Conference on Alternate Dispute Resolution (an International Finance Corporation advisory services in Middle East and North Africa supported by Federal Judicial Academy Islamabad Pakistan and Kingdom of the Netherlands
- 2005 / January – Islamic Banking – A complete solution.
- 2004 / October – "e-banking crimes" & I. T. security.
- 2004 / July – Credit Risk Management.
- 2004 / June – Removal of Pledge Stock(s), Criminal Remedies & Special Laws.
- 2004 / February – 10th SAARC Law Conference on "Leap forward – Next Generations Laws".
- 2003 / December – Understanding 360 Degree Feedback.
- 1998 – Effective Communication Skills
- 1997 – Special Asset Management
- 1991 – Developing of Capital Markets

CONDUCTED TRAINING & LECTURES

- **2006 / June** – Conducted lecture on Removal of pledge stock & criminal remedies for State Bank of Pakistan Courses.

- **2008 / February – December** – Conducted trainings on Collections & Recoveries for Non-performing Loans (Asset – Repo) for collection and recoveries field officers and legal remedies thereto (foreclosure and recovery suits).

- **2009 / February – December** – trained National Accountability Bureau Financial Crimes Investigation Officers on
    a. White Collar Crimes
    b. Money Laundering
    c. Banking Crimes
    d. And the importance of having prosecutable evidence and on the ways of making a proper paper (audit) trail evidencing the criminal offense i.e. having (documentary) proof beyond reasonable doubt - forensic accounting, legal aspects and application of National Accountability Bureau Ordinance 1999 rules / sections.

- **2010 / January – December** - briefed / given lectures on the subject of money laundering, white collar crimes to Asian Development Bank, CID, FIA, and other intelligence agencies and given lectures at universities as Mohammad Ali Jinnah University – i.e. awareness of money laundering, white collar crimes and its effects / consequences socially and economically.

- **2011 / January – February** - Advisory role on "Working Paper on proposed Amendments on Review of AML Act, 2010" in light of Senate Standing Committee Report on Finance, Revenue, Economic Affairs, Statistics and Planning and Development, review of the AML Act, 2010 in the light of recommendations of the Senate Standing Committee on Finance, Revenue, Economic affairs, statistics and planning & development.

CURRICULUM VITAE

PERSONAL DETAILS

ANNEXURE I

Name:	Muhammad Amin Qazi
Father's Name:	Prof. Dr. N. B. G. Qazi
Date & place of Birth	February 3, 1960 Gottingen Germany
Nationality	German,
Marital Status:	Married (with one son)
Languages	English, German, familiar with Persian,
E. Mail	aminqazi.ext218@gmail.com
Cell No.	+92 3008275415, +92 3218275415

Residence: 58, Street 33, Kh. Seher, Defense Housing Authority Phase V ext. Karachi Pakistan
Residence telephone # (092 21) 3584 0608, 3584 6890, fax 3584 2160,

PROFILE

- Master of Law 1st Division (in White Collar Crimes).
- Advocate High Court Karachi Sindh, Pakistan
- A qualified Accredited Mediator (CEDR UK), Karachi Centre of Dispute Resolution (High Court Registered) Mediator & a Corporate Legal Advisor.
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Job Title:	Senior Vice President – Head of Legal Affairs Unit

Job responsibilities:

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  1. To handle / fix / resolve the issues that the bank lands into vis-à-vis save / secure the interest of the bank at the inception.

  2. Appeared & handled high profile cases by & against the Bank.

  3. In my 5 years of service with this Bank, with Grace of Allah I managed to dismiss / settle Rs.1.0billion damages suits against the Bank with no cost to the Bank.

  4. And settled / recovered over Rs.1.0Billion of sunken / defaulted funds for the Bank.

Company:	**Emirates Bank International (pjsc)** Emirates Bank Building, I. .I. Chundrigar Road Karachi, Pakistan
Tenure:	2000 - 2001
Job Title:	Manager Legal

Job responsibilities:

- To manage all litigation matters by & against the Bank.
- Guarantees (vetting, drafting, issuing, monitoring, amendments, controlling, retiring etc.).
- L/C documentation / vetting etc.
- SBP issues (Prudential Rules & Regulations, Write Offs, and Bad & Doubtful Debts.
- To monitor down graded accounts.
- Liaison between Bank & Legal Councils of the Bank – nation wide.
- Giving Evidence in Suits for Recoveries, etc. on behalf of the Bank.
- Legal Documentation (drafting, vetting, implementation).
- Represent the Bank on Income Tax issues.
- Interactions / Liaison between the Bank & FIA, NAB, CLA, Collector Customs, GOP, Other Agencies etc.
- Head Office reporting on Pak based cases, Head Office Dubai defaulters based in Pakistan
- Legal opinions based on SBP Prudential Regulations, CPC, Cr. PC Contract Act, Islamic Banking.
- Supervising applications for Write Off of debts considered non – recoverable.
- Tax Credits.
- Monitor Bad & Doubtful and ensure that provisioning is done as per SBP Prudential Rules & Regulations.
- Communication / monitoring with Branches in matters relating to various issues.
- Negotiating settlements / Compromise of disputing issues
- Prepared / drafted Credit Admin Manual (CAM) for the Bank.
- Controlling / Monitoring CAM documentations.
- Problem solving of Bank's routine matters.

Note: All above assignments are done on pan Pakistan level.

Company: **Crescent Investment Bank Limited**
6th floor Sidco Ave. Centre
Karachi, Pakistan

Tenure: 1990 - 2000

Job Title: Manager Legal, Admin

Job responsibilities:

- Head of Administration.
- Legal Advisor of the Bank.
- Represent the Bank on the Income Tax issues.
- Managed Vault operations.
- Managed the Margin Finance Department, which included:
  a. Handling of Margin Loan Securities.
  b. Preparing of Agreements and Documents.
  c. Entire Accounting and Billing of Margin Finance Clients.
- Chief Protocol Officer of the Bank.
- Arrange Seminars at International levels on various issues.
- Take part in Government Bids on behalf of the Bank.
- Capital Market Operations, Share Trading and transfer of shares.
- Profitable Real Estate Activities for the Bank for investment/other purposes.
- Renovation, Interior decoration, Construction.
- Loan Recoveries.
- Industrial Project (Acquisition and Disposal of Units Independently generating substantial profits in a period of six months).
- Correspondence and negotiations with Government Departments and CLA.
- Marine Projects (Acquisition and Disposal of Ships i.e. scrap or run).
- Hostile takeover.
- Filling of Criminal Complaints/ Suits for Recoveries on behalf of the Bank.
- Appearing as a witness in Suits for Recoveries.
- Giving Evidence in Suits for Recoveries.
- Legal Documentations.
- Special Asset Management.
- Marketing / negotiating deals with SEGA, NAMURA, AL – Fataim, Al – Baraka etc.

Note: All above assignments are done on pan Pakistan level.

Company: **Youth Investment Promotion Society (GOP)**

Tenure: 1988 - 1990

Job Title: Assistant Manager (Grade 17 GoP cadre)

Job responsibilities:

- Chief Protocol Officer on behalf of Govt. of Pakistan.
- Legal Advisor.
- In-charge of Administration and Accounts.
- Credit Operations / Financial Analyst.
- Representation of the Society on Foreign Seminars and Meetings.

Company: **Sharif & Co. (Income Tax & Sales Tax Co.**

Tenure: 1986 - 1988

Nature of assignments: Pupilage & thereafter independent Tax Advisor.

Job responsibilities:

- Tax returns & cases,
- Sales tax returns & cases

QUALIFICATION

PROFESSIONAL

2016	**Master of Law (LLM) in White Collar Crimes (Uni. of Karachi)**
1991	Bachelors of Law (Uni. of Karachi)
1986	Cost & Management Accounting Part II
1982	Bachelors of Commerce

OTHER ACHIEVEMENTS

- **2008/ March – EDR – Mediator (by Centre for Effective Dispute Resolution – an IFC program for internal accredited / licensed Mediators)**
- Letter of Appreciation from National Accountability Bureau 2007,
- Letter of appreciation from Crescent Investment Bank Limited
- Passed Federal Public Services (CSS) exam in 1987

COURSES / SEMINARS

- 2010 / April – National Conference on Alternate Dispute Resolution (an International Finance Corporation advisory services in Middle East and North Africa supported by Federal Judicial Academy Islamabad Pakistan and Kingdom of the Netherlands
- 2005 / January – Islamic Banking – A complete solution.
- 2004 / October – "e-banking crimes" & I. T. security.
- 2004 / July – Credit Risk Management.
- 2004 / June – Removal of Pledge Stock(s), Criminal Remedies & Special Laws.
- 2004 / February – 10th SAARC Law Conference on "Leap forward – Next Generations Laws".
- 2003 / December – Understanding 360 Degree Feedback.
- 1998 – Effective Communication Skills
- 1997 – Special Asset Management
- 1991 – Developing of Capital Markets

CONDUCTED TRAINING & LECTURES

- **2006 / June** – Conducted lecture on Removal of pledge stock & criminal remedies for State Bank of Pakistan Courses.

- **2008 / February – December** – Conducted trainings on Collections & Recoveries for Non-performing Loans (Asset – Repo) for collection and recoveries field officers and legal remedies thereto (foreclosure and recovery suits).

- **2009 / February – December** – trained National Accountability Bureau Financial Crimes Investigation Officers on
    a. White Collar Crimes
    b. Money Laundering
    c. Banking Crimes
    d. And the importance of having prosecutable evidence and on the ways of making a proper paper (audit) trail evidencing the criminal offense i.e. having (documentary) proof beyond reasonable doubt - forensic accounting, legal aspects and application of National Accountability Bureau Ordinance 1999 rules / sections.

- **2010 / January – December** - briefed / given lectures on the subject of money laundering, white collar crimes to Asian Development Bank, CID, FIA, and other intelligence agencies and given lectures at universities as Mohammad Ali Jinnah University – i.e. awareness of money laundering, white collar crimes and its effects / consequences socially and economically.

- **2011 / January – February** - Advisory role on "Working Paper on proposed Amendments on Review of AML Act, 2010" in light of Senate Standing Committee Report on Finance, Revenue, Economic Affairs, Statistics and Planning and Development, review of the AML Act, 2010 in the light of recommendations of the Senate Standing Committee on Finance, Revenue, Economic affairs, statistics and planning & development.

COMPUTER SKILLS

Capable of handling computer related tasks in an MIS reporting environment.

Proficient in the use of following business programs:

- Excel
- Microsoft Word
- Power Point
- E-surfing / browsing
- Other computer related functions.

OTHER INTERESTS / HOBBIES

- Music, arts & culture,
- Reading & writing,
- swimming, deep-sea fishing, water sports,
- traveling by road (from Pakistan to Germany),
- Hiking & hunting.