

WERASAT ULLAH KHAN

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PROFESSIONAL SUMMARY

Over ten years of extensive experience in the Banking and Finance Sector, specializing in corporate finance with leading organizations such as [Mutlaq Al-Ghurair Contracting Company \(MGC\)](#) and [ABV Rock Group Co., Ltd., Riyadh, Kingdom of Saudi Arabia](#), as well as in Consumer Risk Management with four major institutions: [Dubai Islamic Bank \(DIBPL\)](#), [HSBC Bank](#), [ABN AMRO Bank](#), and [Citi Bank, NA. Pakistan](#). Accomplished operations executive with a proven track record in overseeing Corporate Treasury within the construction industry and managing large-scale projects in [Saudi Arabia](#). Experienced in multiple areas including credit policy, credit management, and both secured and unsecured loan recoveries in the banking sector.

SIGNIFICANT ACHIEVEMENTS

	PERIOD
• Certificate of Associate Membership of SOCPA (Saudi Org. for Chartered & Pro. Accountant)	2014 - Present
• End-to-End System Design & Impel. for Bank Guarantees (LG) & Letters of Credit (LC) at MGC-KSA	2023
• System Design & Impel. for entire Process of Bank Guarantee & LC at ABV Rock Group Co., Ltd.-KSA	2015
• Top Achiever Shining star in Consumer credit–Consumer Business at Dubai Islamic Bank	2013
• Consistently Achieved Performance Level Required by the Business at HSBC Bank every year.	2004-2007
• Established Consumer Collection Department from the scratch at HSBC Bank ,	2005
• Special Awards Received for Minimizing Gross Credit Loss (GCL) at ABN AMRO Bank .	2003
• Special Award for Best Regional Collection Officer in Visa Gold Cards at CITI Bank, NA .	2000
• Special Award for best National Collection Officer in Visa Gold Cards at CITI Bank, NA .	2000

PROFESSIONAL EXPERIENCE

M G C - MUTLAQ AL- GHOWAIRI CONTRACTING COMPANY RIYADH, KINGDOM OF SAUDI ARABIA

Financial Analyst Specialist – Corporate Treasury - Finance Department. 15 Dec 2022 – Present

- Manage, supervise, and oversee day-to-day trade operations, ensuring compliance with the bank's policies - KSA.
- Handle Banking Facility Agreements and credit facilities in compliance with all regulations and bank P&P, per SAMA.
- Handle syndication agreements and bank guarantees related to syndicated loans with local banks of KSA.
- Manage and handle import and local Letters of Credit (LCs), overseeing the entire issuance pro. with the resp. Banks.
- Prepare the L/C Payment Schedule on a Quarterly, Half-Yearly, and Yearly Basis.
- Prepare the Bank Guarantees/ Letter of Credits Status Reports, Biweekly & consult with CFO / Project Management
- Manage /Handling Local and Counter Bank Guarantees /the entire issuance procedure with respective Banks.
- Manger /Handling Assignment of Contract Proceeds with the project management and with resp. Banks
- Manage /Handling EBL letter of intent (LOI) or Commitment Letter/ Term Sheet, for PPP Projects with resp. Banks.
- Reviewing the Lenders DDR for PPP Projects, and Coordinate with the respective advisory services for the Projects.
- Reviewing the Final Draft of the Contracts before Final Sign-off for all Comm. and Financial Aspects, to reduce risk.
- Prepare Projects' Inv. Receivable Status Rep. biweekly basis and consult with the Top Management on each report.
- Reviewing Bank Reconciliation, Tax Returns, and Monthly Payroll & Utilities, Handling Supplier's Payments.
- Support various aspects of Project Financing including due diligence, term sheets, appraisal/cost, and Tax equity.
- Prepare Payment Status Report of Advisory Serv. Biweekly basis, and consult with Project Mgmt., on each report.
- Corporate communications, dealing with external public relations at the corporate level with confidentiality
- Participated in IPO (an initial public offering) process/ manage and handling IPO consent with respective Banks.

Asst. Chief Accountant – (Financial Analyst) Corporate Treasury – Finance Department

- Ensure the efficient Mgmt. of company's bank Accounts with SAMA (Saudi Arabian Monetary Authority) Standards.
- Handling Banking Facility Agreements /Credit Facilities, in compliance with all Regulations and Bank Policies.
- Prepare the Bank Guarantees/ Letter of Credits Status Reports, Monthly & consult with CFO / Project Management
- Handling/ Manage and entire issuance process of Bank guarantees and letters of credit with respective banks.
- Handling Project Financing-Corporate Banking committed Credited Facilities, Medium to Long Term Finance.
- Handling assignment of contracts proceeds to ensure to the respective banks.
- Verifies of all docs. and evaluate the letter of credit application to establish the L/Cs with respective banks.
- Corporate communications, deal with external public relations at the corporate level with confidentiality.
- Process Invoice Discounting & Monitoring the Percentage of the invoice's value & Commission Calculations.
- Prepare Bank Guarantees and L/Cs., status report fortnightly, and discuss every report with senior management.
- Negotiation for Better Forex Rates with respective Banks, for Short Terms Deposits.
- Prepare ICCR (Internal currency conversation rates) fortnightly.
- Negotiation with suppliers and preparation of final discharge as per the agreed process flows.
- To ensure the entire Book Closing monthly.
- Prepare the Bank Reconciliation Statements for all company's banks' account maintained with respective Banks.
- To Check and Monitor Physical Cash Count Sheets of Cashiers/ overseeing the day-to-day Cash Status.
- Ensure the coordination of the statutory audit, year in year out, and resolve all possible queries.

DUBAI ISLAMIC BANK PAKISTAN LTD.

Sep 2011 - May 2014

Sr. Credit Policy Officer (Retail) - Risk Management

- Conduct Quarterly Review of all CRM Functions-[CIU]-[EAMVU]- [Collection & Recoveries] & consumer credit policy.
- Reforming the structure of Credit Policies and Process According to SBP (Central Bank of Pakistan) prudential regulation.
- Decision-Making and implementing, which are established by the Board of Directors to monitor.
- To evaluate the effectiveness and the completeness of the process according to the product program.
- To prepare and discuss every review report with senior management and to ensure that the proc., successfully met.
- Identifying the opportunities and gaps according to the Product Program and to ensure upgrade the process.
- To develop and monitor Credit Lending Policy and prepare analytic reports to reduce risk.
- Review loan requests, analyse risk and approve or reject loan requests.

ADMS - ADVANCE MATERIAL & SERVICES – PAKISTAN

Sep 2007- Aug 2011

Admin & Accounts Manager

- Monitor the day-to-day financial operations within the company, such as payroll, invoicing, and other transactions.
- Managing and overseeing the daily operation of the accounting department.
- Bookkeeping, Bank Reconciliation, Tax Returns, and Monthly Payroll & Utilities, Handling Supplier's Payments.
- Monitoring and Analysing Accounting data and produce reports/ statements project wise.
- Responsible for office administration.

HSBC BANK - HONG KONG AND SHANGHAI BANKING CORPORATION LIMITED - PAKISTAN**Assistant Manager Consumer Collection/Corporate Recoveries & Verification**

July 2004 – Aug 2007

- Manage the Entire Functions of the Consumer/ Corporate Collection Department.
- Monitoring of flows and delinquency and MIS, Productivity, Capacity plan, potency & legal proceeding in law of courts.
- Prepare & a Submission of Monthly/Quarterly Returns to State Bank of Pakistan (Central banks of Pakistan).

- Prepare Periodic Collection Performance Reports, Identify and Analyse Seasonal Impacts on Collection and Recovery.
- Proactively manage seasonal impact on collections /taking pre-emptive measures and impel. them out effectively.
- Review Reward Plan for Improvement of Departmental Performance Monthly Basis.
- Attend Meeting with Senior Management for Targets/ Motivation on Achieving on Targets.

ABN AMRO BANK N.N-PAKISTAN

Jan 2001 - June 2004

Sr. Supervisor Consumer Collection – Product - BTF/ PIL / Mortgage

- Responsible include review of all accounts on a daily basis & keeping a track of delinquency and MIS.
- Monitoring of flows and delinquency & Capacity plans to strengthen Collection strategies.
- Monitoring Collection Officer Productivity and achieving aggressive Targets & to minimize the GCL (Gross credit loss).
- Ensure effective utilization of DM (Collection System) through reports.
- Carry out Self-Assessment to ensure continuous improvement in collection results.
- Managing a staff of fifteen people while closely monitoring their actions, workload, and Trainings.

CITI BANK N. A - PAKISTAN

April 1998 - Jan 2001

Collection Officer Consumer Collection – Gold/ Preferred Credit Cards

- Obtain Payments Promptly while minimizing collection expense and Write-off Cost.
- Regular review and analysis of collection against target given, physically visits and tele. calls to past due customers.
- Updating/ deletion of via card/master card in CRB (Card recovery Bulletin) Letter dunning via CACS.6.4 Update CACS.6.4 (Computer Assisted Collection System) on daily basis.

Education

- B. Com – Bachelor of Commerce Degree - From University of Karachi, Pakistan.
- Languages: English (Fluent) /Urdu (Native) /Arabic (Basic)
- Applying:
CDCS (Certificate for Documentary Credit Specialists) from **LIBF: The London Institute of Banking & Finance**, to Advancing career in Trade Finance.

PROFESSIONAL DEVELOPMENT – WORKSHOPS /SEMINARS

Courses Attended (while at Citibank N.A & ABN AMRO N.V Bank & HSBC)

[Breakthrough Performance](#)

[Business Writing & Correspondence](#)

[Time Management](#)

[Supervisory Skills](#)

[Service- Service - Service](#)

[Communicating Effectively](#)

[Leading Effectively](#)

[Negotiation Skills](#)

Personal information:

Transferable Iqama / Family status / Religion Islam/ Nationality Pakistani / living in KSA since May 2014.
