



# Muhammad Waseem Mirza

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## Objective

*To become a member of highly efficient, progressive, and dynamic organization, to contribute towards the achievement of organizational objectives and personal learning.*

## Experience

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<b>State Bank Of Pakistan</b> <b>Banking Inspection Department, Karachi</b>	<b>Assistant Director</b> (Dec. 2005 – to date) <b>Inspecting Officer</b> (April 2002- Dec. 2005)
<b>State Bank Officials Training Scheme - SBOTS</b>	<b>Trainee Officer</b> (Sep. 2001 – April 2002)

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## Assignment Spectrum

### **A. On-site Inspection (Regulatory audit) of commercial banks including overseas branches of Pakistani banks:**

Conducting on-site inspection of local and foreign banks and Development Finance Institutions in Pakistan and overseas branches of Pakistani banks under CAMELLSS framework covering following minimum areas:

- a. Analyzing banks' working, keeping in view international best practices, relevant laws, Prudential Regulations, guidelines issued by SBP, and policies formulated by the bank.
- b. Assessing the performance of bank's management by analyzing working of the board of directors, its various committees, policies and guidelines given by it and its steering of the organization.
- c. Reviewing Internal Control Systems, Accounting System, and operational procedures.
- d. Reviewing the effectiveness and adequacy of banks' compliance program, AML and KYC policies and their implementation.
- e. Analyzing bank's loans / advances & investment portfolio.
- f. Reviewing Risk Management environment, policy framework, procedures and practices to assess credit and operational risk.
- g. Reviewing bank's retail banking policy and operations.
- h. Analyzing bank's financial performance, assessing its viability, stability, liquidity and financial soundness.
- i. Reviewing a bank's human-capital policies.
- j. Writing report upon bank's performance giving inspection findings suggesting remedial / improvement measures.
- k. Planning the inspection assignment.
- l. Reviewing the work of team members and providing them necessary guidance.

## **B. Pre-Commencement Inspection of newly established Islamic Banks**

Conducting on-site inspection of newly established Islamic Banks to assess level of preparedness necessary to conduct banking business and to see whether terms and conditions laid down in banking license have been complied with or not.

## **C. Quality Assurance Unit- Banking Inspection Department**

- a. Reviewing inspection reports within allocated time ensuring meeting the following objectives:
  - That inspection reports are prepared in accordance with Inspection Manual, SBP regulations, directives and other instructions, Inspection checklists and other requirements of Operational Manual.
  - That the issues contained in the report are substantiated by necessary documentary evidence.
  - That the issues raised in the reports are properly presented and highlighted.
  - That all important areas relating to the inspected bank are covered in the inspection process.
  - That the inspection reports are prepared on a uniform and standardized form.
  - That all figures reported in the inspection reports are as per the books of the bank and they are corroborated within the report in other areas.
- b. Assisting the Director in preparation of annual inspection plan, allocation of institutions and human resource among various units
- c. Up-dating checklists for various areas of inspection
- d. Reviewing and revisiting the department's operational manual especially model inspection report.
- e. Providing assistance to different inspection teams where they require some clarifications.

### **Developmental Projects & Achievements**

- **Active member of Anti-Money Laundering group** formulated with in the department for inspections & skills enhancement in the area of AML.
- **Presently working on formulation of process manual/ checklist for inspections relating to Compliance/ AML & KYC.**
- One of the major contributory in revision of inspection manual/ checklist and rating criteria for banks' "Systems & Controls" and "Earnings".
- Introduced "Earnings Efficiency Test" to assess change in banks' earnings driven by (i) change in volume of advances & investment and/ or (ii) change in markup rates.
- Won Organizational / departmental commitment awards thrice on taking new initiatives and highlighting significant issues during different inspection.

### **Education**

- 2001 Punjab University, Lahore
  - **Masters of Commerce (1<sup>st</sup> Division- 84%)**
- 1997 Punjab College of Commerce (P.U.), Lahore
  - **Bachelors of Commerce (1<sup>st</sup> Division – 71%)**

### **Professional certification / Membership**

- **Certified Anti- Money laundering Specialist 2007 (USA)**
- CMA Professional- III (Stage - 5)
- Diploma Associate of Institute of Bankers, Pakistan (DAIBP)
- Member Association of Certified Fraud Examiner (USA).

## Trainings

1. One week trainings on **Anti-Money Laundering/ Combating Terrorist Financing** at the **Office of the Comptroller of Currency (OCC-Regulator of National Banks in USA) Washington DC, USA.**
2. Attended following training courses at National Institute of Banking & Finance Karachi/ Islamabad, Institute of Bankers Pakistan and Institute of Business Administration Karachi from time to time:
  - ◆ **Bank Analysis & Examination'** conducted by the trainer from “ **The Federal Reserve, America**”
  - ◆ Financial Statement Analysis
  - ◆ Conflict Resolution and Negotiation skills
  - ◆ Report Writing
  - ◆ Compliance Management
3. Six months Comprehensive Training under 'State Bank Official's Training Scheme' (SBOTS) Covering major areas like Commercial Banking, Accounting/ Finance, Communication Skills, Economics, Monetary Economics, Banking Inspection/ Supervision etc.

## Computer Skills

- MS. Office WORD, MS Office Excel, Power Point.

## Language Skills

- English, Urdu, Punjabi, Saraiki

## Other Interests

- ◆ Landscape photography
- ◆ Hiking and Trekking

## Personal Data

- Date of Birth: 03-08-1977
- Marital Status: Married

## References

- Can be provided when desired