

WAQAS ZAFAR

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ASPIRATION

To inspire a group into a dynamic organization for defining its own universe and geared towards achieving unimaginable

SKILLS

Technical skills:

- Develop and implement business and risk strategies
- Establish framework for identification, assessment, mitigation and reporting of operational risks
- Develop and implement Business Continuity and Disaster Recovery Planning,
- Conduct process restructuring and improvement
- Conduct due diligence, internal audit, financial review and analysis
- Excellent understanding of COSO framework, SOX, ICFR and Basel I, II & III, ISO 31000 etc.

Soft skills:

- Extensive experience of Project Management (Lead teams in Pakistan, Iran, Bahrain and Saudi Arabia)
- Proficient in Technical Report Writing including setting themes, designing and compilation of reports and proposals. Experience of writing and compiling EOIs, Technical and Financial Proposals, and Reports in MS Word and PowerPoint
- Proficient in MS Excel 2007 with substantial experience of Financial Modeling
- Willing to act independently or with team

QUALIFICATION

Association of Chartered Certified Accountants (ACCA), Finalist with twelve papers completed

Professional: **Institute of Operational Risk (IOR)**, Professional Member

Certified Information System Auditor (CISA), (taking exam on September 07, 2013)

Academic:	Degree	Majors	Institution
	Higher Secondary School Certificate	Pre-Engineering	P. A. F Intermediate College, Quetta
	BSc Hons	Applied Accounting	Oxford Brookes University (expected in March 2014)

WORK EXPERIENCE



as **Assistant Vice President** and **Operational Risk Manager**

at **KASB Bank Limited** (www.kasbbank.com)

Since Jan 2013 to date

Looking after Operational Risk Management function of the bank and reporting to Head of Risk Department.

Responsibilities include:

- Recommend Operational Risk Management **Strategy** to the Senior Management
- Assisting the business and support functions in **identifying, assessing, mitigating** and **monitoring** their operational risks
- Review Operational Risk Management, **Fraud Risk Management, Business Continuity Management** and **Outsourcing** Policies and recommend changes in accordance to best industry practices and regulatory requirements
- Plan, arrange and conduct **Risk and Control Self Assessment (RCSA)** workshops across the bank
- Develop, collect and monitor **Key Risk Indicators** from departments
- Collect and analyse operational **loss data**
- Assist in **Internal Capital Adequacy Assessment Process (ICAAP)** reporting to the central bank

- Secretary of Operational Risk Management Committee and member of Restructuring Committee and Compliance Committee



as **Senior Manager, Risk Advisory Services**
at **BenchMatrix Private Limited** (www.benchmatrix.com)

Sep 2010 to Dec 2012

Role and Responsibilities include leading Risk Advisory team, preparing short term plans and targets, allocating and organizing resources for efficient and effective implementation of the agreed plans and providing feedback to higher management about the progress and achievement of targets.

Activities performed during the period included:

- Team lead for development of Integrated Risk Management Framework for **Meezan Bank Limited Pakistan**.
- Team lead for development and implementation of Operational Risk Management Framework at **Burj Bank Ltd Pakistan, NIB Bank Ltd Pakistan, Karafarin Bank Iran** and **United Gulf Bank Bahrain**.
- Team lead for implementation of RiskNucleus, a technology solution for Operational Risk Management in **United Gulf Bank Bahrain, Al Khaleej Commercial Bank, Qatar** and **Pak Oman Investment Company Pakistan**
- Detail Operational review of **Obeikan Bookstores Company KSA** (25 retail centers in KSA)
- Detail review of Health and Safety standards at **Glaciers Private Limited**, providing services to Unilever Pakistan Limited
- Detail Operational Review and Risk Assessment of **U&I Private Limited**



as **Senior Associate** at Specialist Advisory Services,
Anjum Asim Shahid Rahman Chartered Accountants

April 2007 to Aug 2010

A member firm of Grant Thornton International (www.gti.org)

- Team Member for buy-side Due Diligence and Valuation of RBS Pakistan Operation for **EFG Hermes**.
- Team Leader for formulation and compilation of Five Year Business Plan (2010-14) for **National Bank of Pakistan**
- Team member for buy-side Due Diligence of **Pakistan State Oil (PSO) Pvt. Ltd**
- Team member for "Operational Rationalization Study" of **National Bank Pakistan**
- Team member for development of five years Business Plan of **MNET** switch services
- Team member for SME Market Segmentation Study for **International Finance Corporation (IFC)** in collaboration with **SBP**
- Team member for Empower Pakistan JOBS Project, Skill gap assessment of labour force of top sectors of ten districts for **USAID**
- Team member of Internal Audit of **ACCA Pakistan** operations

as **Research Analyst** in Research Department
FDM Capital & Securities

Dec 2006 to Mar 2007

Corporate member of Karachi Stock Exchange (www.fdm.com.pk)

- Prepared a Research Report on the Tobacco Sector, highlighting *major factors influencing the cigarette industry*

PERSONAL DETAILS

- Date of Birth: 16-09-1981
- Religion: Islam
- Marital Status: Single
- Languages: English & Urdu (Fluent); Arabic (Basic)
- Nationality: Pakistan
- Willing to travel and relocate

REFERENCES

- Will be furnished on request