

# Ms. RUBINA (CFA Level II Candidate)

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## PROFESSIONAL SUMMARY

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Chartered Financial Analyst (CFA – USA) Level II candidate and graduate in business administration (BBA) from one of the highly recognized and reputable universities of Pakistan.

My versatile and diverse experience allows me to add significant value to my employer. During my career I have successfully contributed in streamlining the financial & administration systems in order to maximize the throughput which ultimately contributes to capture exceptional possibilities and profit generation opportunities.

My experience in finance and business administration allows me to dig deeper into issues. I am a team player, my strong interpersonal skills allow me to easily adjust in changing environment and be a part of winning team.

My current and historical experience has equipped me with skills to number crunch effectively and conduct comprehensive financial and credit analysis of subject companies in various sectors including hospitality, retail, real estate, FMCG and various service providers.

### Skills:

Financial modeling, feasibility study, project appraisal, financial reporting (IFRS & GAAP), preparation of financial statements, financial analysis, scenario analysis, sensitivity analysis, working capital management (Accounts receivable and payable management), Budgeting, Forecasting, cash flow management, internal audit, designing implementing standard operating procedures (SOPs), strong interpersonal skills, excellent presentation skills and hands on experience of using various software including Microsoft word, Microsoft excel, Microsoft powerpoint, various accounting and ERP Systems.

## EDUCATION

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| <b>1: CFA:</b>          | <b>Chartered Financial Analyst</b>         |
| From                    | CFA Institute, USA                         |
| Status:                 | Level II Candidate                         |
| <b>2: BBA:</b>          | <b>Bachelor Of Business Administration</b> |
| From                    | Abasyn University, Peshawar, Pakistan      |
| Status:                 | Completed In 2011                          |
| <b>3: Intermediate:</b> |  |
| From                    | BISE, Peshawar, Pakistan                   |
| Status:                 | Completed In 2004                          |
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## PROFESSIONAL EXPERIENCE

Organisation	Major Responsibilities
<p><b>Commercial Bank International (CBI) - Dubai</b></p> <p><b>June 2015 To Present</b></p>	<p><b>Credit &amp; Policy Analyst – Retail Risk</b></p> <p>CBI is one of the fastest growing banks in UAE. I am currently working in retail risk division of CBI at their head office located in Deira Dubai. My responsibilities at CBI include:</p> <ul style="list-style-type: none"> <li>▪ Financial and investment analysis of proposals sent by potential clients seeking funding / listing with the banks.</li> <li>▪ Working closely with branch manager and relationship manager by analysing all proposed cases from financial &amp; risk based perspective based on borrower’s capability of repayment, business, economic and personal conditions, capital input and collateral available.</li> <li>▪ Credit Analysis by comparing liquidity, profitability, and credit histories of individual or company being evaluated with similar establishments to determine risk.</li> <li>▪ Extensive review of the bank credit policies and ensuring that clients portfolio is as per banks policy to issue credit.</li> <li>▪ Reporting directly to “Head of Retail Risk” for the listing of current and potential bank clients.</li> <li>▪ Preparation of scenario and sensitivity analysis for client’s proposals in order to understand the potential risks better and report it accordingly.</li> <li>▪ Attend clients meetings for bank’s large clients in order to answer their queries and resolve their concerns related to employer listing and approvals.</li> </ul>
<p><b>SNL Financials (USA) Financial Analyst</b></p> <p><b>June 2013 To December 2014</b></p>	<p><b>Financial Analyst:</b></p> <p>My responsibilities at SNL include:</p> <ul style="list-style-type: none"> <li>➤ Financial Analysis of Global light coverage companies with four core competencies named Timeliness, Relevance, Accuracy &amp; comprehensiveness.</li> <li>➤ Maintained the data integrity during extraction, manipulation, processing, analysis and storage.</li> <li>➤ Extensive knowledge of IFRS &amp; Local GAAP, provided guidance while to Industry Experts</li> <li>➤ Supervised &amp; managed (absence of management/emergency situations) workflow of department &amp; allocation of duties &amp; filling to groups in terms of clients’ priority.</li> <li>➤ Updating procedures Worked in Busy sessions as per organization requirement, endowed performance awards</li> <li>➤ Voluntarily leaded training sessions- Trained data analysis beginners to improve overall efficiency of department.</li> <li>➤ Part of Special Services team</li> <li>➤ Immediate response to client’s queries, resolving their problems in light of IFRS &amp; Local GAAP</li> </ul>

	<ul style="list-style-type: none"> <li>➤ Organized Meeting and maintained Minutes of meetings, and</li> <li>➤ Managed Activities Committee department wide</li> </ul>
<p><b>Budget &amp; Finance Dept. Secretariat. Govt. of Pak. Investment Officer</b></p> <p><b>April 2008 To May 2013</b></p>	<p><b>Budget &amp; Finance/Investment Officer :</b></p> <p>My responsibilities at Dept. Secretariat include:</p> <ul style="list-style-type: none"> <li>➤ Assisted Funds Manager with preparation of the budgets (budgeting &amp; forecasting)</li> <li>➤ Preparation of feasibility studies for real estate projects by KPK.</li> <li>➤ Project appraisal and due diligence for third party projects who want to invest in KPK.</li> <li>➤ Implemented financial policies and procedures</li> <li>➤ Prepared income statements &amp; Prepare balance sheets</li> <li>➤ Prepared monthly financial statements, Conducted Accounts Audits</li> <li>➤ Established and maintain cash controls</li> <li>➤ Established, maintained and reconciled the general ledger</li> <li>➤ Monitored cash reserves and investments</li> <li>➤ Prepared and reconciled bank statements</li> <li>➤ Ensured data is entered into the system</li> <li>➤ Issued cheques for all accounts due</li> <li>➤ Ensured transactions are properly recorded &amp; entered into the computerized accounting system</li> </ul>

## ACHIEVEMENTS

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- Star Rookie Award for new hires (SNL firm wide Performance Award)
- G-MAN Analyst Award (Department Performance Award)
- Led Employee Engagement workshop in SNL
- Thank you, Performance cards & gifts in appreciation for Extraordinary day to day performance from Higher Management
- Merit certificate from Daudzai Student Organization
- Passed CFA Level I in first attempt.

## REFERENCE

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Will be furnished upon request.