

Hameed Mumtaz Ansari
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Department Head-Sindh, Multan & Baluchistan - INTERNAL AUDIT & RAR GROUP

Highly versatile and accomplished professional offering rich experience in the areas of auditing, risk reviews, financial analysis, credit evaluation, decision-making, and financial statement preparation and analysis. **Expertise in the preparation & analysis of financial statements, Feasibility reports, Business plans, and cost audit reports. Also having exposure to leading and performing Branch Operations Audits, Fraud Investigations, Management Audits, Credit Risk Reviews and advanced level of professional auditing work while directing a comprehensive audit program also providing direction to the development of the annual audit plan. Designed and implemented credit review policy and review procedure manuals** while assisting various departments in devising new policies and controls in accordance with the requirements of the regulator and internal control policy framework. Work independently with extensive latitude for initiative and independent judgment. Extensive exposure to in working a multi-ethnic environment across Saudi Arabia and UAE.

CORE COMPETENCIES

• Credit Review • Risk Assessment/Evaluation • Risk Reporting • Corporate Governance • Branch Operations Audit • Financial & Management Audit Assignments • Audit Reporting • Audit of Internal Control Framework Reporting (ICFR) • Credit Data Analysis • Statutory Compliance and Regulations • Review of Customer Due Diligence (CDD) Procedures • Knowledge of AML / KYC Policies • Financial Statement Preparation & Analysis • Cost Audit reports • Feasibility reports etc.

KEY SKILLS

- **Financial Statement Preparation & Analysis** – Expertise in examining the company's financial records to make decisions and to develop a fair understanding of a company's financial performance over a period which are gleaned from cash flow statements, balance sheets, ratios, income statements, and statements of shareholders' equity.
- **Credit Risk Review/ Credit Audit** – Expertise in conducting credit risk reviews and associated functions including financial analysis, risk assessment, repayment behaviour and nature to securities to challenge credit risk ratings assigned by business, credit and risk management divisions of bank.
- **Branch Operational Audit** – Hands-on exposure in leading audit team and assessing effectiveness and efficacy of branch operations and various departments as well as preparing reports on audits for review of higher management.
- **Financial Management Audit & Financial Analysis** – Skilled in analysing and controlling financial activities such as procurement and utilisation of funds of the organisation. Adept in planning and executing financial and management audits of various HO departments according to internal audit charter and annual audit plan.
- **Software Expertise** – Working experience in IBM AS/400 environment, Oracle financial Applications, FoxPro, Excellent knowledge of Microsoft office, including other software's i.e. Vectus for evaluation of application, Hummingbird for scanning documents, Bank sys, Don Net and Uni Bank etc.

KEY ACHIEVEMENTS ACROSS CAREER SPAN

- Winner of Service Team award in the year 2020 and 2022.
- Play key role in establishment of MIB Internal Audit Department-Sindh & Baluchistan.
- Reviewed product manuals of all consumer products and made necessary amendments while guiding consumer policy and business to ensure quality lending.
- Independently controlled payable section of a multinational company.
- Recipient of service excellence award from Mashreq Bank, Dubai.
- Recipient of two star performer appraisal awards from United Bank Limited.
- Designed and implemented Accounting software in Al-Emlaq Engg., and while providing freelancer services.
- Designed internal controls and ensured proper implementation of accounting software in various companies including engineering, trading and educational institution. (Approximate budget Rs.1,00,000 to Rs.1,50,000)

CAREER HISTORY

MCB Islamic Bank Limited, Pakistan

Nov 2015 – Present

Vice President/Department Head- Internal Audit Sindh, Multan & Baluchistan

- Develop, Monitor and lead execution of branch audit plan along with status thereof to ensure timely completion thereof in line with the prescribed audit guidelines.
- Monitoring process towards the achievements of milestones set by the Internal Audit Strategic Plan to ensure completion of plan within specified timelines.
- Make recommendations to Group Head Audit & RAR Group on additional milestones so as to incorporate these in the Internal Audit Strategic plan.

- Monitor overall budgetary controls of the Department to ensure effectiveness thereof.
- Review changes in Audit Mater Data Recommended by Unit Head (Internal Audit) and recommended to Group Head of Audit & RAR for approval.
- Supervise the branch audit engagement of team to ensure compliance with Internal Audit plan, Internal Audit Charter and Manual.
- Manage the risk assessment and audit plan process to ensure audit assignments are carried out on Risk Based Audit Methodology.
- Also supervise Management Audits of different head office divisions by evaluating adequacy, effectiveness, efficiency and financial and operational performance of CCG, Service Quality, Cash House, General Service departments etc.
- Finalize the Risk Assessment and Annual Audit Plan to ensure compliance with the guidelines set by Risk Based Audit Methodology. Disseminate Annual Audit Plan to Unit Head (Audit) for their action and onward dissemination. Review and monitor overall operations Audit Plan and seek approval for deviations therein.

Soneri Bank Limited, Pakistan

Mar 2012 – Oct 2015

Assistant Vice President/Unit Head –Credit Risk Review and Financial & Management Audit

- Responsible for establishment and thereafter to lead the credit risk review unit for reviewing obligator risk rating of risk assets portfolio while working in internal audit division.
- Monitor branch operations audits while leading the audit team during branch audits and reporting observations to senior management.
- Reviewed bank's credit policy during implementation stage and recommending necessary amendments to ensure quality lending to minimise risk while considering prudential regulation requirements of the regulator.
- Conducted Investigations and prepared review reports on special assignments.
- During my tenure in Soneri bank I have also worked one & half year as Unit Head-Credit to get the deep exposure of Credit.

United Bank Limited (UBL), Pakistan

Sep 2007 – Feb 2012

Manager Audit- Financial & Management Audit department

Jun 2009 – Feb 2012

- Lead audits of different head office divisions by evaluating adequacy, effectiveness, efficiency and financial and operational performance of head office departments.
- Measured the degree of compliance of all bank policies as well as prudential regulations issued by State Bank of Pakistan.
- Prepared audit summary reports for head audit and inspection division for onward submission to BOD and President.
- Reviewed fraud investigation of branches received from internal/external resources.

Credit Risk Reviewer

Sep 2007 – May 2009

- Assessed overall quality of the bank's corporate and retail loans/investment portfolio and assigned portfolio risk rating based on empirical evidence and judgmental evaluation.
- Evaluated adequacy, effectiveness and efficiency of risk management processes for corporate, retail and consumer banking groups.
- Assisted credit committee of the bank in evaluating the write off proposals of classified portfolio by conducting thorough analysis of write off proposals sent by special assets management division (SAM) aligned with State Bank of Pakistan (SBP) requirement.
- Prepared and implemented audit check list for all consumer products for field and head office level audit for quality lending.
- Assessed degree of risk and compliance with the lending/investment policies and procedures to determine the relative collectability of loans/investments.
- Conducted on-site review of various lending regions of Pakistan (14 Regions) and assisted team leader for preparation of detailed report for the concerned region and presented the reports for review of top management.
- Prepared annual review product manuals of all consumer products (in Pakistan and the Middle East) and implemented necessary amendments while overseeing quality lending and risk mitigation.
- Amended policy in accordance with prudential regulation requirement of State Bank of Pakistan-SBP and Central Bank of concerned country in Middle East.
- Carried out special assignments given by group executive of audit and inspection division through head of business risk review division.

Mashreq Bank P.S.C

Mar 2006 – Aug2007

Credit Analyst

- Accountable for credit initiation and control as well as evaluation of consumer credit products in accordance with bank policies.

EARLIER CAREER

Al-Emlaq Engineering L.L.C, Sharjah U.A.E

Jun 2005 – Feb 2006

Senior Accountant

- Assist in installation of accounting software and look after all affairs of Accounts department along with preparation and analysis of financial Statements and report the variations to the owner of the company.

Self Employed

Jun 2001 – May 2005

Accounts Consultant

- Provide free lancer consultant services to various companies for installation of accounting software and in preparation, analysis and maintenance the books of accounts, Preparation of financial statements i.e. Balance sheet, Profit & Loss, Cash Flow, Statement of Changes in Equity, Notes to the accounts etc..

Gandour Group of Companies, Jeddah, Saudi Arabia

Feb 1997 – May 2001

Senior Accounts Officer

- Worked on various positions i.e. Accountant, Senior Accountant and In charge payable section.

Metropolitan Bank Limited, Karachi, Pakistan

Jun 1995 – Oct 1996

- Worked in Internal Audit department as Internal Auditor.

Ford, Rhodes, Robson, Morrow Chartered Accountants (FRRM)- A member firm of Ernst and Young International (EYI)- External Auditor

Jun 1990 – May 1995

- Completed four years internship program of ICAP and then joined FRRM as External Auditor.

EDUCATIONAL QUALIFICATIONS**Professional Qualification of Chartered Management Accountant- Pass**

June 1995 – May 2008

ICMA International

Masters of commerce-Exempted by HEC

Feb 2018

Higher Education Commission, Pakistan

Bachelors of commerce-2ND Division

Jan 1987 – Jan 1989

University of Karachi, Pakistan

PROFESSIONAL AFFILIATION

Associate Member Chartered Management Accountant (ACMA) from ICMA International.

Fellow Member of Pakistan Institute of Public Finance Accounts (FPA).

Associate Membership of Certified Public Accountants (United Kingdom). (ACPA)

Associate Membership of Institute of Forensic Experts (Pakistan). (CFE)

Applied for Associate Membership of Certified Public Accountants (Pakistan) and is in process.

PROFESSIONAL WORKSHOPS, COURSES AND TRAININGS

- Strategic Alignment of Internal Audit in Line With SBP Guidelines on 04th May 2019 by Dellsons.
- Leading with Emotional Intelligence on 28th March 2019 conducted by BDI.
- Changing the Dynamics of Internal Audit on 16th August 2018 conducted by TerraBiz.
- Workshop on How to develop Internal Audit department from September 29th to October 06th 2013 by ICMA.
- Workshop on Banks/FIs Internal Audit and SWOT Analysis on 13th June 2012 conducted by Total BIZ Solutions.
- Workshop on "Audit- Report Writing Skills" from 14th to 15th May 2009 conducted by UBL Training & Development Centre (Karachi, Pakistan)
- Three months training course on "Business English Skills" started from 21st April 2011 to and last for 3 months conducted by PIM (Karachi, Pakistan)
- Workshop on "Loans & Advances" from 12th to 13th March 2009 conducted by ICIL (Karachi, Pakistan)
- Training on "Advance MS Excel" from 02nd to 05th March 2009 conducted by Pakistan Institute of Management-PIM (Karachi, Pakistan)
- Workshop on "Credit Analysis and Risk Management" from 27th to 31st October 2008 conducted by Lahore College of Business & Administration.
- Workshop on "Consumer Finance- Current Scenario" on 6th September 2008 Conduct by Bankers Development Institute (Karachi, Pakistan).
- Workshop on "Secured Loan Transactions – Perfecting Securities in Pakistan" on 12th August 2008 conducted by ICIL (Karachi, Pakistan)
- In-House Training Program on "Report Writing Skills" from 09th to 10th July 2008 conducted by Training & Organization Development-HR UBL at Lahore.
- In-House Training Program on "Risk Based Auditing Operations & Credit Risk" on 08th July 2008 conducted by Training & Organization Development-HR UBL at Lahore.
- Workshop on "SBP PRUDENTIAL Regulations for Corporate/ Commercial Banking" from 12th March to 13th March 2008 conducted by IBP (Karachi, Pakistan)
- Workshop on "International Trade Finance" from 19th to 23rd November 2007 conducted by ICIL (Karachi, Pakistan)
- Workshop on "Credit Risk Assessment and Management" from 12th & 13th November 2007 conducted by ICIL (Karachi, Pakistan)
- Workshop on "Cash Flow Based Lending" from 07th November to 08th November 2007 conducted by IBP (Karachi, Pakistan)
- Course on "Anti Money Laundering" held on 18th June 2007 conducted by Mashreq Bank p.s.c. (Dubai UAE)

COMPUTER SKILLS

- Working knowledge in the environment of IBM AS/400, FoxPro, Oracle Applications 8i, Visual Basic and MYOB Accounting.
- Knowledge of MS Excel, Word and Power Point as a tool for preparation of business report, spreadsheets, budgets, general correspondence and presentations.
- Computerised Accounting System under Oracle financials, AS/400 Environment and Microsoft office, under Windows NT networking environment.

PERSONAL INFORMATION**Date of Birth:** 1st Sep, 1970**Nationality:** Pakistani**CNIC:** 42201-9363131-9**Domicile:** Karachi (Sindh)**Marital Status :** Married**References available on request**