

PERSONAL DETAILS

Name: **Muhammad Ghufuran Amin**

Date of birth: 19th March 1985

Cellular number: +92 334 277 6566

E-mail address: ghufuran.amin@gmail.com

Home address : A 101/1 Shaes Apartment Block 4
Gulistan-e-Johar Karachi Pakistan

OBJECTIVE

A **Career Job** that will capitalize on acquired expertise and experience. Desire a position with career growth potential.

QUALIFICATIONS

Global Association of Risk Professionals Certification: 2008

- Financial Risk Manager (FRM)

University of Karachi, Pakistan: 2003– 2007

- BS Actuarial Sciences & Risk Management

EMPLOYMENT HISTORY

Sep 2007 to Present: KPMG Taseer Hadi & Co. Pakistan, Assistant Manager – Risk Advisory Services

I Joined KPMGTH as a Consultant and was promoted to Assistant Manager in July 2008. During my job I have been involved in co-ordinating with prospective clients and making proposals for new assignments, making budgets, fulfilling KPMG global requirements for taking up new assignments.

As Assistant Manager my main job role is to coordinate with clients, reviewing work of the team and presenting the same to Senior Manager and Partner. Within Risk Advisory Services I have worked in different dimensions like Basel II gap analysis, impact analysis and implementation projects, Internal Controls implementation projects and business processes improvement projects.

Oct 2006 to Aug 2007: KPMG Taseer Hadi & Co. Pakistan, Internee – Risk Advisory Services

Key Engagements at KPMG

Clients	Description
National Bank of Pakistan <i>(Largest bank of Pakistan)</i>	Basel II Gap and Impact Analysis Project The project included interviewing and meeting with client's senior management to document existing risk management practices and identify gaps and areas of improvement in the light of Basel II and SBP requirements. The project also included carrying out the Impact Analysis on client's capital adequacy requirements under different approaches of Basel II. My major part of the work included working on Credit and Market risk. I conducted Value at Risk calculations on clients exposures in Forex and Equity, also I assisted my senior in calculating capital charge under Standardised, FIRB and AIRB approaches with assumed PDs and LGDs.

Clients	Description
Saudi Pak Commercial Bank Ltd <i>(One of the leading private banks of Pakistan)</i>	Basel II Gap and Impact Analysis Project The project scope was same as that of National bank, however the size and portfolio of the bank was different.
The Bank of Punjab <i>(Leading government bank of Pakistan)</i>	Basel II Gap Analysis Project The project included carrying out gap analysis of bank's risk management practices in the light of Basel II and SBP requirements. I conducted interviews and meetings with client's senior management relating to Market and Operational risk practices of the bank.
Soneri Bank Ltd <i>(One of the leading private banks of Pakistan)</i>	Basel II Standardised Approach Implementation Project The project scope was to implement Basel II Standardised approach. My role in the project was to assist my senior on the credit risk policy and to carry out Credit Risk Mitigation as per the Simple approach and to provide roadmap for Comprehensive Approach.
Arif Habib Rupali Bank Limited <i>(Medium sized private bank of Pakistan)</i>	Diagnostic Review of Credit Risk Policy and Committees ToRs The project scope was to carry out diagnostic review of Credit Risk Policy and Term of References of management committees. My role in the assignment was to review the existing policy and to identify gaps in weaknesses.
KASB Bank limited <i>(One of the leading private banks of Pakistan)</i>	Implementation of COSO Framework The Project scope was to implement Internal Controls system in the bank as per COSO framework. I was the team leader and worked specifically on identifying process risks and designing controls to mitigate those risks.
Soneri Bank Ltd <i>(One of the leading private banks of Pakistan)</i>	Implementation of COSO Framework The Project scope was to implement Internal Controls system in the bank as per COSO framework. I was the team leader and worked specifically on identifying process risks and designing controls to mitigate those risks. The project also included development of Remediation and Testing Plans for designed controls and testing of key internal controls of the bank.
Faysal Bank Ltd <i>(One of the largest private banks of Pakistan)</i>	Implementation of COSO Framework The Project scope was to implement Internal Controls system in the bank as per COSO framework. I was the team leader and worked specifically on identifying process risks and designing controls to mitigate those risks. The project also included development of Remediation and Testing Plans for designed controls and testing of key internal controls of the bank.
Afghan United Bank <i>(One of the largest private banks of Afghanistan)</i>	Development of Compliance Manual The project was remotely done for AUB and was done individually. The scope was to develop a compliance manual covering regulations of Da Afghan Bank (Central Bank of Afghanistan) and risks related to Anti Money Laundering and Terrorism Financing.
JS Global Capital Limited <i>(Largest Brokerage House of Pakistan)</i>	Business Processes Improvement and Preparation of Risk Management Manuals The engagement required us to develop procedural manuals for brokerage activities in capital and money markets and to develop risk management practices for brokerage activities and investments. I was leading the team and worked specifically on development of Investment banking procedural manual and risk management manual.

TRAININGS

- Numerous KPMG Global online Trainings like Anti-bribery, Data privacy, Independence etc.
- KPMG in-house trainings on Basel Capital Accord II and Risk Management
- KPMG workshop on Economic Capital Management
- KPMG Seminar on Risk Management of Islamic Products

ACADEMIC REPORTS

- Econometric modelling of financial time series using GARCH
- Insolvency and Credit Risk Forecasting
- Calculated Value at Risk using Monte Carlo, Variance Covariance, Historical Simulation and Risk Metrics® approaches for top 10 scrip of KSE 100 index.
- Price adjustment Coefficient analysis of KSE, BSE SENSEX, NYSC and Nasdaq indices
- Conducted analysis of future scrip of KSE 100 index using GARCH estimated hedge ratios.

COMPUTER SKILLS

- Ms Office (Word, Excel, Powerpoint, Visio, Project)
- Eviews
- Minitab
- Matlab
- SPSS

INTERESTS

- Swimming
- Reading
- Basketball
- Travelling
- Socialising