

MUNEER AFZAL

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Objective	To obtain a management level position in a conducive organization that provides a professional working environment favorable for personal and professional development, to add value in the field of finance and risk management for an organization offering challenging & diversified work with a rewarding Career.	
Academic Qualifications	B.S. (Securing First Position) <u>Actuarial Sciences & Risk Management</u> University of Karachi (CGPA: 3.63/4.0) During the study period, I learnt the skills of developing “ Statistical Models ” to predict future financial and Non-financial matters. Working on “ Time Series ” to shape the market data to obtain significant information and art to apply econometric techniques. These courses lead me to implement quantitative techniques in above describing situation. SELECTIVE COURSE: <ul style="list-style-type: none"> ➤ Financial Management ➤ Time Series Analysis ➤ Econometrics ➤ Investment Analysis and Portfolio Management ➤ Probability Theory and Distribution ➤ Risk Theory and Insurance ➤ Actuarial Models ➤ Applied Regression Analysis 	2008
	H.S.C. D.J. Government Science College (Grade: A) Pre-Engineering	2002
	S.S.C. Wood Land sec. school (Grade: A+) Science Group	2000

Professional Experience	A.F. Ferguson & Co. A member firm of PriceWaterHouse Coopers (PwC) Intern (9-months) Risk Analyst (1-year) Associate Consultant (Current)	Dec 2007 to date
A.F. Ferguson & Co. Chartered Accountants (A Member firm of Pricewaterhouse Coopers)	<p><u>Areas of responsibilities:</u></p> <p>Currently working in Risk Advisory Service Department (RAS),</p> <p>A member firm of PwC as a Associate Consultant , responsibilities include:</p> <p>A.F.Ferguson & Co., the renowned consulting firm in Pakistan, provided me opportunity to work in risk advisory services department as an intern to implement on Basel II accord for the banking sector. In the whole period of working as an intern and permanent employee, I learnt the skills to develop PD model for bank's portfolio through extensive research on statistical techniques. These techniques attracted the renowned local banks such as MCB, Habib Bank Limited and Allied Bank to implement these techniques on their borrowers' portfolio and to minimize the risk if counterparty fails to fulfill its contractual obligation. The given task was successfully completed working with highly professional team mates. The task included not only develop PD model but to analyze their portfolio's characteristic by applying different statistical functions and to discriminate borrowers' status (i.e. Regular or Default). The main objectives of task were to cleansing data by applying statistical techniques to draw important information which used to predict the future behavior of borrowers and the other was to select representative sample from the population which lead to increase the predictive power of model.</p> <p>Model development techniques include;</p> <ul style="list-style-type: none"> • Data gathering, cleansing and shaping for the robust prediction in order to analyze the accuracy power of default drivers. • Sample selection through different sampling techniques such as random and stratified sampling. • Missing value treatment through mean, median or interpolation techniques. • Univariate analyses to estimate the effect to each variable on response function by keeping the criteria constant. • Multivariate analysis to approximate the combine effect of default factors on the classification status. 	

	<ul style="list-style-type: none"> • PD model development through Multivariate Discriminant Analysis for the Non-financial institutions. • Logit/Probit techniques to estimate the default prediction of borrowers for the financial and Non-financial institutions. • Validation of PD model through Accuracy Curve to analyze the prediction power of designed frame-work which is further analyzed by the hold out sample and back testing basis. 	
Self and Academics Study Projects	<ul style="list-style-type: none"> • Conducted a detailed research on Demography in Pakistan. • Carried out analysis on Financial Statements. • Studied the intricacies in the Basel II Capital Accord. • Formulated a case study on Econometric Models. • Analyzed Karachi Stock Exchange. • Modeling & Constructing the Life Tables & Life Expectancy. • Project on Computation of Market Risk through Value at Risk (VaR). • Project on Bond valuation. • Project on Portfolio Optimization. • Project on Investment Analysis & Portfolio Management. 	
Computer Skills	Hands on SPSS, Minitab, MS-Office Knowledge of Matlab, E-views, ITSM and R-Gui.	
Field of Interest	Finance / Risk Management / Investments/General Insurance. Priority to implement and Basel II requirements in banking sector.	
Personal Information	Father's Name	Muhammad Afzal (Late)
	Domicile	Sindh
	Date of Birth	23rd September, 1983
	Nationality	Pakistani
	Martial Status	Single
	Languages	English and Urdu