



## ARSHAD HUSSAIN ZUBAIRI

An Islamic banking and finance professional having over 15 years of experience in product development and life-cycle management of Corporate & Investment Banking, Commercial, SME and retail banking products of Islamic financial institutions in GCC and Pakistan. A client focused with extensive knowledge of Islamic financing products was involved in diversified nature of assignments including transaction structuring, Product Management, Shari'ah Compliance, product and processes realignment and re-engineering, diagnostic analysis and transaction advisory. Proficient in designing innovative products and services on both sides of the balance sheet to meet business requirements. Exhibited skills in nurturing new products into full-fledged revenue making streams for organizations

Key Strengths are Product Development, Management and Shari'ah Structuring, Product and processes re-alignment and diagnostic analysis ∞ Channel development and management, Set up of fresh business lines and cost centers, Business and financial, planning and forecasting and Human resources management and development

ACCOMPLISHMENTS AND ACHIEVEMENTS are Lead the team involved in structuring and issuance of Pakistan's First Energy Sukuk from MCB Islamic Bank Limited., Developed, launch and implement complete suite of Shari'ah compliant financing products for corporate, Commercial and SME businesses segments and structured financing program / channel development for MCB Islamic Bank Limited, Participate in establishment of Pakistan 1st Microfinance Branch Banking License for MCB Islamic Bank Limited, Performed diagnostic analysis and re-alignment of products and process of assets, liabilities, cards, electronic channels and other services for Al Rajhi Bank., Proposed and presented Supply Chain Financing products and processes for Bank Albilad., Performed diagnostic analysis of and re-alignment of assets, liabilities and retail products and operations of Islamic banking window in Pakistan., Develop Shariah Compliance, Shariah Internal Audit and Shariah Review manuals along with risk based score cards for full fledged Islamic financial institutions in Pakistan. ∞ Re-profiling financing arrangements with Islamic financial institutions to replace conventional borrowing with Shariah compliant facilities for corporate groups in Pakistan, Advisory services to provide assistance to the Bank Muamalat Indonesia for enhancement and development of Treasury and International Banking and Financial Institution Division (IBFI), Conduct survey and research for identifying demand of Islamic Microfinance products and provides advisory services for product development process including SOPs and training for the pilot projects as identify by The Microfinance Investment Support Facility for Afghanistan (MISFA).

MCB Islamic Bank Limited Senior Vice President & Division Head PM&SS Group (October 2016 – to date) Managing the Team of experienced and qualified Islamic banking and finance professionals. My team is responsible for development, management and implementation from end to end of all financing products and structure financing program including treasury products. Also responsible to structure client specific tailor-made financing products to cater the client's requirements and syndicate and Investment Banking transactions. Developed, approved from Shari'ah Board and implement the process flows of clients from Shari'ah Board besides other day to day product related activities.

Bank AL Habib Limited – Islamic Banking Division Head Shariah Compliance (January 2016 – October 2016)

As Head Shariah Compliance, I am reporting to Chairman Shariah Board. The Head Shariah Compliance is responsible for performing secretarial office for Shariah Board, conduit between management and Shariah Board for resolving all matter related to Shariah perspective, perform Shariah compliance review and ensure compliance of Shariah audit observations and help Shariah Board to perform their day to day functions.

INTERCONNECT Islamic Financial Services Partner, Israa Capital Management Consultants Senior Consultant, ERNST & YOUNG FORD RHODES SIDAT HYDER Senior Manager, During his association he was involved and lead the team of professionals in diversified nature of Islamic financial and product advisory assignment (within the Country and outside Pakistan) including but not limited to setting up of Islamic window operations of conventional bank, product development support to Islamic banks, re-alignment and re-engineering of policies and procedure, development and review of internal Shariah audit, Shariah compliance. He also lead the team of professionals in development and implement the product and program of Islamic Microfinance for Afghanistan.

EMIRATES GLOBAL ISLAMIC BANK LIMITED Assistance Vice President & Unit Head – Credit Admin. & Operation Division, MCB BANK LIMITED Manager Credit – Islamic Banking Branch, ERNST & YOUNG FORD RHODES SIDAT HYDER Audit Trainee .

