

## **Profile of Mr. Faisal Anwar**

Faisal Anwar is a senior management consultant and trainer with diverse experience spanning over 30 years with top-notch multinational banks, i.e., The Royal Bank of Scotland (RBS), ABN AMRO, Bank of America (BoA), and HBL (Habib Bank Limited -- the largest bank in Pakistan with presence in 25 countries across 4 continents) as well as a newly established multilateral development bank, ETDB (ECO Trade & Development Bank), at its headquarters in Istanbul, Turkey.

Faisal started his banking career as a Management Trainee at BoA, where during his on-the-job training, he developed the first ever regulatory compliance program for the bank's Pakistan operations, when the compliance function had just started to evolve globally. Subsequently, he held various positions including the Head of Trade Finance, Country Financial Planning Officer, Lahore Branch Operations Head, and the Head of Finance, Compliance & Control Services.

He moved to ABN AMRO in 1997 as the Vice President & Country Operations Head for Pakistan and progressed through various positions of increasing responsibility. While at ABN AMRO (later, RBS) he spearheaded a number of important initiatives such as the centralization of trade finance operations, creation of a Corporate Customer Services Center, organizational restructuring in Operations, and business process re-engineering. Additionally, he handled the role of the Country Compliance Officer during 2003-4. Faisal's last assignment at ABN AMRO/RBS was Executive Director & Chief Operating Officer, Pakistan which included responsibility for the oversight of Operations, Administration, IT, Legal & Compliance, HR, ORM, and Finance. He also oversaw due diligence relating to shared services for the acquisition of a local bank (Prime Bank) and then integration post the acquisition. In addition, assisted with the integration of RBS with ABN AMRO Pakistan, before leaving in 2009 to join ECO Trade & Development Bank (ETDB) - a newly established multilateral development bank.

At ETDB, Faisal worked as Director Project Implementation & Monitoring at its headquarters in Istanbul, Turkey. During his almost five-year career with ETDB, he was credited with the development of its first ever Operations Manual, evaluation and selection of a banking system as part of a due diligence team, and recommendations for ETDB's maiden BCP (Business Continuity Plan) as member of a working group.

Faisal joined HBL (Habib Bank Limited) as its Chief Compliance Officer & Global Compliance Group Head in 2013 where his key achievements included development, review, and management of compliance-related policies (e.g., AML/CFT/KYC Policy, Compliance Program, Policy Approval Framework, etc.) as well as other policies and SOPs from across all the areas of the bank -- from HR to Legal and BCP to Service Quality, including about 20+ international locations in Asia, Europe, Middle East, Africa, and USA; co-development of a number of policies such Anti-Bribery & Corruption, Whistle Blowing, and Fraud Prevention, and roll-out of change management for Global Compliance aimed at making it more efficient. He developed an on-boarding program for new entrants to Global Compliance Group and undertook several initiatives to inculcate a robust compliance culture across the bank domestically as well as internationally; for example: several classroom training & awareness sessions on AML/CFT, KYC Profiling, Sanctions; coverage of almost the entire staff (13,000+) through e-learning in these topics; introduction of weightage for Compliance-related performance within the SMART goals of business colleagues.

Some of the key themes that run across the assignments that Faisal has handled thus far include: compliance accountability & management; operational risk management; ethical compliance including

market conduct, business code of conduct; development and implementation of policies & procedures; service-provider/third party risk management; business ethics; corporate governance; business process re-design; and people development.

Since leaving HBL in December, 2016 he is engaged in providing independent consultancy/advisory and training & development services to banks and other organizations. Some of the training programs he has recently conducted, both in-house and public, include: Compliance Essentials & Business Ethics, Money Laundering & Terrorist Financing, The Wheels of Compliance®, Third Party/Vendor Risk Management, Operational Excellence & Risk for Branch Managers & Operations Managers. Also, Faisal designed a course outline for "Ethics & Professionalism" as one of the new courses being introduced for Institute of Bankers, Pakistan's (IBP) Superior Qualification certification (ISQ). Also, assisted as an expert panelist for the design of a new course on "Compliance" for the ISQ certification. He has been a speaker and panellist at various forums. Development of a detailed Compliance Program for a financial institution has also been one of his recent engagements. Furthermore, Faisal was selected as a member of the B20-Saudi Arabia international Task Force on Integrity & Compliance which provided policy recommendations to the G20 Leadership in 2020. He was a member of the B20-Italy Task Force on Integrity & Compliance as well as the Action Council on Sustainability & Global Emergencies, for 2021 and was recently selected as a member of the B20-Indonesia Task Force on Integrity & Compliance.

Faisal holds a B.Com (Gold Medalist) Degree from University of the Punjab, Pakistan; a BBA (with distinction) from University of Oklahoma, USA; and an MBA from University of Texas, USA. He has attended several programs/courses internationally as well as locally at institutions like IMD in Lausanne, Switzerland; Center for Creative Leadership in Brussels, Belgium; LUMS in Lahore, Pakistan and is also a graduate of ABN AMRO's Senior Management Course held at Santpoort, the Netherlands. Faisal qualified as a Certified Director under the Code of Corporate Governance of SECP (Securities & Exchange Commission of Pakistan) from the Institute of Chartered Accountants, Pakistan. He holds the CCEP-I (Certified Compliance & Ethics Professional – International) qualification from the Society of Corporate Compliance & Ethics, USA. He holds the associate membership of ACFE (Association of Certified Fraud Examiners, USA). Also, Faisal is a Life Member of PSTD (Pakistan Society for Training & Development) and PSHRM (Pakistan Society of Human Resource Management).