

# Nadia Tabassum

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## PROFILE

*Corporate & Investment Banking Specialist - Over twenty-three years of diversified experience in leading commercial banks with exposure across various functions including Corporate Client Coverage, Investment Banking, Financial Institutions, International Banking, Cash Management and Home Remittances. Also served as a Director on the Board of Atlas Power Ltd.*

## WORK EXPERIENCE

### **United Bank Limited**

**Group Executive, Corporate & Investment Banking, FIs & Home Remittances**

**August 2024 to date**

**Deputy Head, Corporate & Investment Banking**

**November 2023 to July 2024**

- Responsible for leading and overseeing the Corporate & Investment Banking Group with over 400+ Corporate relationships spread across 5 major regions pan Pakistan
- Overseeing corporate funded book of over PKR 500 Billion
- Developed and implemented strategies aligned with Bank's broader risk-return appetite and successfully on boarded numerous new-to-bank corporate relationships expanding client base and diversifying market coverage
- Envisioned and implemented growth strategy that revolves around best client service quality and quick decision
- Revamped Bank's dedicated Corporate Services distribution network and established Trade Service Desk to enhance customer experience and augment Bank's market share
- Overseeing one of the largest investment banking outfits in Pakistan, with services covering loan syndications, debt instrument issuances, project financing, advisory services, and trustee/agency services
- Built strong momentum in the cash management business by increasing penetration in the existing Corporate, Retail and FI clientele, multiplying transaction throughput and revenue in HY '24 for the Bank
- Handling extensive correspondent banking reach with approximately 700+ RMA in over 83 countries comprising of robust trade partner banks and multilaterals including 36 active Nostro accounts
- Leading Bank's home remittances portfolio that currently holds the largest market share at 21%

### **Bank Alfalah Limited**

**May 2021 to November 2023**

**Business Head - Corporate Banking, South**

- Managed a portfolio of over 140+ local corporate and MNCs
- Achieved 73% growth in Corporate Banking, South advances and 45% growth in trade volumes within two years through active marketing of new high credit quality corporate customers across sectors such as automotive, engineering, real estate, textile, cement, pharmaceuticals, FMCGs etc
- Disbursed PKR 2.3 Billion under Developer Finance targets, representing 38% of bank's Developer Finance portfolio
- Reduced Bank's stressed / classified portfolio by PKR 3.97 Billion in two years
- Introduced oil trade business at Bank Alfalah with trade onboarding of NRL, PRL, PARCO, PSO and Shell as well as required confirming banks

### **Allied Bank Limited**

**April 2006 to May 2021**

**Head - Investment Banking**

- Leveraged strong relationships with key corporate and institutional customers and generated investment banking leads mandates for the bank
- Achieved fee income target set of CY '20 despite the tough business conditions in the wake of COVID-19 onset
- Led and successfully closed transactions of approximately PKR 100 Billion within one year

**Head - Corporate Banking, South**

- Handled portfolio of over 100 corporate customers with funded exposure in excess of PKR 95 Billion and annual trade volumes of USD 1.2 Billion
- Successfully marketed and disbursed credit lines of approximately PKR 135 Billion during five years across various sectors including textile, engineering, oil terminal, sugar, food, logistics, equities, automobiles and allied, steel, asset management, consumer, commodities, power, pipes, etc
- Managed recoveries in non-performing and weak portfolio of approximately PKR 2.7 Billion

- Re-activation and deepening of various dormant / passive relationships for optimal returns
- Cross sell of products pertaining to Islamic banking, cash management, dividend mandates, investment banking transactions, IPS accounts and deposit mobilization

**Head - Corporate Banking, North**

- Handled portfolio of over 40 corporate customers with funded exposure PKR 40 Billion, achieved trade volumes of USD 500 Million, and reduced stressed portfolio by approximately PKR 4.6 Billion
- Added multiple new banking relationships to the Bank's portfolio, mainly from OMCs, oil refinery, power, food and exploration sectors
- Cross sell of banks products pertaining to cash management, dividend mandates and deposit mobilization. Leveraged relationships with key customers to support Bank's CASA target
- Maintained close liaison with Government Bodies and Ministries and represented the Bank to various foreign and local delegations / bodies

**Head - FIs, International, Cash Management & Home Remittances**

- Strengthened correspondent network of the Bank adding new RMAs; grew Bank's home remittance volumes by adding 9 new partners; on-boarded various cash management mandates, etc
- Piloted Bank's Dubai Representative Office and Bahrain Offshore Banking Unit
- Led the establishment of the Beijing Representative Office, China from initiation of regulatory application to final opening of the office in March 2017
- Streamlined of rebate agreements and rationalized pricing of NOSTRO accounts
- Established China Desk resulting in generation of B2B business

**Global Securities Pakistan Limited**

*January 2005 to April 2006*

- Unit Head - Capital Markets & Syndications

**MCB Bank Limited**

*April 2001 to January 2005*

- Team Leader - Financial Institutions and International Division

**PROFESSIONAL COMPETENCIES**

- Strong relationships with leading corporates at decision making level
- Proven experience of credit assessment and marketing of new accounts
- Established deal and transaction origination, structuring and execution expertise
- Ability to take on additional responsibilities and deliver on cross sell opportunities
- Strong ability to manage compliance to regulatory requirements and evolving policies
- Impressive communication, interpersonal and people management skills
- Proven track record of developing, leading and mentoring large teams and multiple business units; representing the Bank on various forums
- Superior multitasking, problem resolution and organizational skills while not losing attention to detail
- High level of professional integrity and ethical work standards

**EDUCATION**

<b>Master in Business Administration</b> Institute of Business Administration (IBA), Karachi	<b>December 1999</b>
<b>Bachelor in Business Administration (Hons.)</b> Institute of Business Administration (IBA), Karachi	<b>December 1998</b>

**PROFESSIONAL DEVELOPMENT**

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| • Leadership Advantage Program by A. I. MIR  | 2022 |
| • High Potential Leaders: Accelerating Your Impact Program<br>The Wharton School, University of Pennsylvania | 2016 |
| • Euromoney's "Problem Loan Workout, Policy & Restructuring"<br>at Johannesburg, South Africa                | 2011 |
| • Workshop on "Negotiation Skills" at Cairo, Egypt   | 2008 |