

## Objective

To make effective use of my education and 25 years Banking/business experience by contributing to my employer's/shareholders better profit, leading to my higher income and standards of living

## Tarique K. Javed

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University Road. Karachi. Pakistan



### Experience

-August 2005-Present.  
Denver International  
(Pvt) Ltd. Karachi

#### Chairman

Contribute in the increase of profit by redirecting resources to more profitable products/units and closing down loss making ones.

Opening new markets and pushing increase in sales in existing ones.

Maintaining relationships with Banks and Government Departments to get credit at better rates and ensuring smooth running of business.

Supervise and direct preparation of feasibility studies for starting new projects or take over of sick units.

-April 2002 June 2005.  
Saudi British  
Bank(40%-HSBC).  
Eastern Province  
Management Al  
Khobar.

#### Manager, Credit and Risk- Eastern Province

Contributed in the increase of Regional credit portfolio and Gross profit after establishing the Credit Risk Management

(CRM) Dept in EPM, following a decentralization decision by the Bank..

Contributed in reducing Bad debt provision to zero for EPM during 2002-5.

With revised tactics and approach improved the recoverability of existing Bad debt portfolio Managed by my Assistants.

-Aug 1997March 2002  
Saudi British Bank.  
Head Office. Riyadh.  
**Credit Manager,  
Central Province,  
Private Banking  
and Equity  
Services**

Contributed in the increase of Regional credit portfolio and Gross profit by 50%, during the period.

Reduced turn around time from 10 to 2 days.

Managed to keep Bad Debt to Credit Portfolio ratio lowest in SABB.

Produced a number of policy papers suggesting opening of new economic sectors for business..

-Jan 1993- July 1997  
USCB/SAMBA, H.O  
Riyadh.

#### Manager, Credit

### Control and Administration(CCO)

Reorganized the entire credit process by issuing 13 credit circulars.

Served as member of the Domestic Credit Committee.

Reviewed Banks Credit portfolio as Credit Auditor during first year of service before assuming CCO position.

Managed Bank's Ten most important relationships towards end of the service.

These included: Aggad Group, Hamad Al Essa , Riyadh Cables, , Salihya Group, Obaiekan Group, PHP and Nesco etc.

1992 Saudi Hollandi Bank (40%-ABN AMRO), Head Office, Riyadh.

#### Manager, Head Office Credit Administration (Deputy CCO)

Improved communication with ABN AMRO Bank Head Office and with SHB Business Units.

Served as member of Head Office Credit Committee.

Simplified procedures to facilitate quick booking of business.

Got the Credit portfolio Audited by ABN AMRO Team.

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Sep 1986 Jan 1992  
ABN AMRO Bank.  
Regional Office.  
Bahrain.

### Regional Credit Officer for Middle East and Africa (RCO-ROME A)

Expanded Region's Credit portfolio and Gross profit manifolds particularly in Pakistan, UAE and Kenya by marketing drives and opening new lending avenues.

Served as 'Essential Member' of Regional Credit Committee.

Continued the Branches In Lebanon during civil war.

Expanded Country limits for Countries in the Region upto 10 times in case of some countries like Pakistan by citing ground realities instead of basing it on World Bank and IMF data.

Jan 1980 - July 1986  
Abu Dhabi Commercial Bank Abu Dhabi  
**Deputy Manager, International Banking Division.**

-Managed launch of number of IPOs and Share Subscription drives.

-Reduced balances and number of NOSTRO A/Cs by half.

-Produced number of Country reports to help Bank confirm LCs from Countries like Pakistan,

Thailand, Tanzania, Kenya and Sri Lanka.

Complied a comprehensive Long-term Economic Forecast for UAE Economy which was submitted to UAE's "Rulers Council". Received acknowledgement and commendation from the Ruler of Sharjah.

economic tiger by 2040! " " Inflation free Pakistan envisaged", and " Poverty in Pakistan" .  
-Play Tennis and Badminton regularly. Also walk a lot.  
-Attracting Investments in Pakistan as President of Overseas Pakistanis Investors Forum- OPIF

## Education

1974-1978 Karachi University. Pakistan

B.A. Honours in Economics. First Division with 2<sup>nd</sup> Position.

M.A in Quantitative Economics. First Division.

Attended one year General Banking Training covering Accounting, Legal, Marketing and Operational aspects of Banking at BCCI Training Center in Karachi, during 1979.

Qualified the Pakistan Government's "Central Superior Services (CSS)" Exams held in 1979 and was selected to serve as "Assistant

Commissioner" in District Management Group.

Attended many General and Credit Risk Management Courses.

## Interests

-Economic Research: Some recent published articles include "Longterm Economic Prospects of Pakistan" , "Pakistan: An