

- BS, Imperial College, UK
- MBA, Columbia Business School, USA

- Certified Enterprise Risk Manager
- Certified Credit Manager

30+ years experience at FIs

- Markets: US, Europe, Asia Pacific, Middle East
- Financial Institutions: banks, finance companies, card issuers
- Products: deposits, overdraft, cards, loans, mortgages, wealth, retail insurance
- Customers: retail, HNW, SME, corporates
- Credit Spectrum: prime, near-prime, sub-prime

- American Express (KSA): Chief Risk Officer
- Visa (UAE): Regional Head of Data Science
- FAB (UAE): SVP Head of BI and CRM
- HSBC (UAE): SVP Regional Head of BI
- HSBC (USA): Director Risk Management; Director Strategic Initiatives
- Citibank (USA): VP Senior Credit Officer Risk Management; AVP Credit; AVP Collections

Domain experience

- Enterprise Risk management
- Credit and Collections management
- Performance management
- Data and Business Intelligence
- Analytics and Decision Science
- Customer Lifecycle management

Bespoke solutions

- Strategy, maturity and program assessment
- Strategy development and execution
- Center-of-Excellence setup and training
- Program and governance development
- Customer and product management
- Digital transformation and automation

Needs

- Regulatory/Board
- Revenue/Cost /Loss
- Performance/Effectiveness
- Productivity/Automation
- Quality/Variability
- Customer Experience
- Capability/Maturity
- Growth/Scale

Engagement

- Understand objectives, goals, strategy and plans
- Review people, process technology and documents
- Compare vs. regulations and best practices
- Produce deliverables - reports, documents, frameworks, solutions

Outcomes

- Lower fines and scrutiny
- Increased confidence/trust
- Improved financials & performance
- Lower credit & fraud losses
- Improved productivity
- Improved capabilities
- Improved quality
- Greater scalability