

# MAIMOON RASHEED

SD-272, PAF Falcon Complex  
Gulberg III, Lahore, Pakistan  
+923009516161  
E-mail: maimoon.rasheed@hotmail.com

**Career Objective** To apply my skills in a challenging & dynamic environment that fosters and rewards positive attitudes, proactive work style & shared goals. To be the part of the team that "Wants to make a difference" & is driven by the "will to succeed".

---

March 2009 to date  
JCR-VIS Credit Rating Company Limited  
Senior Manager ➤ Unit Head ➤ Head of Corporates ➤ Director Methodology & Criteria Development ➤ **Executive Director**

May 2008 to January 2009  
Samba Capital & Investment Management Co. Riyadh, Saudi Arabia Manager Asset Management Division

## Work Record

January 2004 to April 2008  
The Pakistan Credit Rating Agency Limited [PACRA]  
Financial Analyst ➤ Senior Financial Analyst ➤ Assistant Vice President ➤ Vice President

January 2000 to December 2003  
Sat Securities (Pvt.) Limited: - Management Trainee ➤ Investment Analyst  
Prior to this, worked as an internee in Pakistan Tobacco Company Ltd. and Highnoon Laboratories Ltd

---

## JCR-VIS Credit Rating Company Limited [JCR-VIS]

*JCR-VIS is operating as a "Full Service" rating agency providing independent rating services in Pakistan. JCR-VIS is a venture amongst Japan Credit Rating Agency, Ltd. (JCR) - Japan's premier rating agency, Vital Information Services (Pvt.) Limited (VIS) - Pakistan's only data bank and financial research organization – and Pakistan Stock Exchange Ltd & ISE Towers RIET Management Company Ltd.*

## Executive Director

Achieved continuous growth over the previous nine years, after having joined JCR-VIS in 2009. Inducted as Voting Member in the Rating Committee in 2011 – a consecrated body that considers rating actions/reviews, as and when presented. Also appointed as external member on rating committee of Borhan Credit Rating Co. in Iran. Following the technical collaboration agreement between JCR-VIS and Islamic International Rating Agency (IIRA), Bahrain, in 2011, I have been actively working as one of the key resources for technical support to IIRA, and lead rating analyst on Fiduciary Ratings of Islamic Financial Institutions in Sudan and Jordan.

## JCR-VIS

March 2009 to date

Subsequent to the sponsor's agreement of corporation with China's Largest Credit Rating Agency (CCXI), I have played a pivotal role in preparing a new methodology, pioneering the concept of joint grading. Given an increasing investor activity across borders, the said grading is expected to facilitate China Pakistan Economic Corridor ("CPEC") related activities and envisioned to benefit countries along the Belt & Road.

Key responsibilities also include client correspondence, communication of ratings, supervision of financial analysis conducted by multi-jurisdiction team of analysts, resource planning and recruitment, coordinating team activities, staff training, preparing work schedules, and coordinating with regulatory authorities.

Leading a team of analysts, supervising a wide range of assignments, with a breath of projects including organizations across corporate and financial sectors. The practical experience gained over the last 18 years and the changing dynamics at the global platform have allowed financial analysis to be undertaken from a fresh perspective. Undertaken rating assignments including commercial banks – Conventional and Islamic – Development Financial Institutions, Non-banking Finance Companies, Modarabas, Insurance – Conventional and Takaful – Mutual Funds and Asset Management Companies, Microfinance Institutions – Regulated Banks and NGOs – Corporate entities operating in various sectors such as textiles, sugar, consumer goods, oil & gas, power, fertilizer, real estate, telecom etc.

Ongoing research on general methodologies at the time of introduction of new sector into the company's clientele. Regular review of economic trends and its impact on financial/corporate sector. Has been involved in structuring transactions at the time of issuance of debt or equity capital by client companies ranging from plain vanilla debt instruments to securitization transactions.

---

## SAMBA FINANCIAL GROUP [SAMBA]

*Samba is a leading financial services group in the Kingdom of Saudi Arabia. Samba Capital, an integrated investment house of Samba Financial Group, is providing world class solutions to its individual and corporate clients, in the areas of asset management, brokerage, investment banking and advisory services.*

## Manager – Asset Management

Part of the team managing assets of around US\$ 8 billion. The core responsibility included providing continuing research feedback to fund managers. This included, but was not limited to, building of

**SAMBA**  
May 2008 to  
January 2009

financial models in order to thoroughly analyze investment ideas. Furthermore, understanding of (a) competitive and regulatory environment affecting the sector, and (b) company specific issues including qualitative and quantitative assessments that could impact valuations. Involved in the analysis of commercial banks and agriculture related companies listed on the Saudi Arabian stock exchange. In addition to personal involvement in financial modeling, the responsibility included review of work assigned to junior analysts especially regarding report writing while providing technical assistance to them.

**Vice President**

**The Pakistan Credit Rating Agency Limited [PACRA]**

*PACRA, ex-affiliate of Fitch (one of the largest credit rating companies in the world), is playing an important role in the development of financial infrastructure in the country. By providing an assessment of the risk, reflecting an independent professional opinion as to the creditworthiness of a particular debt instrument or a corporate entity, PACRA's ratings facilitate evaluation decisions.*

The core responsibilities included continuing review and development of rating products, processes and methodologies, allocation of rating assignments to analysts, monitoring their progress, reviewing rating assessments and reports, and providing continuing guidance to analysts. The work environment and job requirements have played instrumental role in developing leadership, interpersonal communication, presentation and report writing skills.

**PACRA**  
January 2004 to  
April 2008

**Head of  
Commercial  
Banks & Capital  
Market Ratings**

The rating process involved review, analysis and evaluation of credit, market, business and other entity related risks for forming an opinion. In addition to analyzing an extensive set of information, the rating process also included participation in the management meetings with clients. The forum provided opportunity to discuss and understand various business strategies while interacting with key management personnel, including CEO, of leading banks and corporates.

Assignment experience comprised ratings of entities across a range of sectors including financial - commercial banks, investment banks, asset management companies, leasing companies, modarabas, securities house and insurance companies - and corporates in different industries. This has been beneficial, particularly, in building thorough understanding of their operational strategies, business and sector risks involved and credit and market risk management policies.

**Analyst**

**Sat Securities (Pvt.) Limited (Sat Securities)**

*Sat Securities was a corporate member of Lahore Stock Exchange.*

**Sat Securities**  
January 2000 to  
December 2003

Handling of client accounts and liaison with customers. Investment and trading Advisory.

Management, in consultation with the CEO, of the brokerage house's investment portfolio.

**Professional  
Qualifications**

MBA (majors in finance) - February 1999  
Imperial College for Business Studies – Pakistan

Bachelors in Applied Geology - August 1996  
University of The Punjab - Pakistan

**Computer Skills**

Good command over spreadsheet workings, word processing and presentation designing particularly in Microsoft Office interface. Worked in computerized environment throughout the professional career.

**Special Courses**

- Corporate Credit Rating: Methodology & Criteria, organized by ADB and ACRAA, Philippines.
- Criteria Harmonization, organized by ADB and ACRAA, Malaysia.
- South Asian Federation of Exchanges Executive Leadership Forum, Uzbekistan.
- The Property Development and Housing Industry, ACRAA, Philippines

**Languages**

Urdu, English, Punjabi

**Intra Neural**

Strong interest in sports. Captain university's swimming team and member of the cricket team.

**Personal Data**

Date of birth: May 15, 1972  
Nationality: Pakistani  
Marital Status: Married