
SENIOR POLICY EXECUTIVE

Dynamic, innovative leader with proven track record in highly regulated digital finance and ICT industries

Influential, results-driven senior executive with a proven track record of policy advocacy, legislative drafting and shaping regulatory environment with specialist knowledge in the ICT and digital finance sectors. Strategic in delivering commercially focused legal guidance at stakeholder level to advise on a diverse range of public policy, business challenges, achieving compliance and mitigating risks. Employs a proactive approach in all aspects of political, regulatory and industry critical issues impacting business lines, including policy, legal and legislative change. Equally focused on internal compliance using training, new solutions, and communications strategies to improve professional conduct.

Key achievements in shaping policy and regulatory environment

- Policy advocacy with central bank to enable digital financial services and global remittance through blockchain
- Instrumental in developing ICT Policies and laws in the Pacific region
- Managing Ministries & Regulators in 14 Pacific Island Countries
- Credibility with various government and regulatory bodies
- Universal Service Fund Policy 2006
- Mobile Cellular Policy 2004
- De-regulation Policy 2003
- Electronic Transaction Ordinance 2002
- Draft Electronic Crimes & Data Protection Bills
- Campaigned against discriminatory taxes on ICT industry
- Saving Grameenphone from asymmetric regulation

Highlights of Expertise

- Policy Advocacy
- Corporate Affairs
- ICT Policy Development
- Corporate Communication
- Legal Counsel & Regulatory Compliance
- Global Policy & Legislation
- Stakeholder Management
- Strategy Development & Execution
- Business Sustainability
- Executive Leadership

Career Experience

TELENOR MICROFINANCE BANK (TMB)

10/2018 to 09/2020

Transitioned to restructure and strengthen the legal and corporate communication functions, following appointment of a new Chief Executive Officer (CEO).

CHIEF LEGAL & COMMUNICATION OFFICER (10/2019 to 09/2020)

Define and implement integrity plan to drive culture change enterprise-wide designed to improve performance and productivity. Facilitate legal advice to enhance the digital journey of TMB to expand reach and engagement across unexplored territories. Simultaneously take ownership of corporate communications and sourcing to build image of the bank and secure cost-effective purchasing agreements.

- ◆ Successfully managed the biggest crisis in the banking sector history through effective communication strategies and handling stakeholders

Selected by the Board of Directors at TMB to act as Chief Executive Officer (CEO) and propel a restructure initiative to reform top management and instigate change.

CHIEF EXECUTIVE OFFICER (CEO) (02/2019 to 10/2019)

Strategically focused on evaluating and revising the top layer of leadership within a short reform window and introducing cultural change across the organization.

- ◆ Established a path of growth following restructure, culture change and management reshuffle.
- ◆ Succeeded in replacing A+ solution for the digital payment platform, establishing local cloud and a core banking application.

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On progression to Chief Compliance Officer, assumed accountability for planning, executing, and delivering a restructure for the bank and improving the strength of the compliance function.

CHIEF COMPLIANCE OFFICER (10/2018 to 03/2020)

Devised and continually developed know your customer (KYC) and anti-money laundering (AML) policies to meet compliance, in addition to system installation to block sanctioned entities. Conducted detailed and comprehensive analysis of existing client base to identify compliance issues and form strategic action plans.

- ◆ Active in policy advocacy with central bank to enable digital financial services and global remittance through blockchain.

TELENOR PAKISTAN

08/2011 to 09/2018

Progressed within the organisation to take ownership of strategic analysis and planning across channel markets, product development and corporate budgeting.

VICE PRESIDENT CIRCLE CENTRAL (07/2017 to 09/2018)

Strategized across market segmentation to enable the business to better target products to the right customers by identifying specific needs and wants of customer groups.

- ◆ Gained hands-on experience in controlling P&L to create a profitable circle in under a year.
- ◆ Further increased profitability with changes across the sales pipeline and distribution channels.

Assumed senior level responsibility across various disciplines, including ethics & compliance, corporate communication, social corporate responsibility, corporate security, and strategy.

CHIEF CORPORATE AFFAIRS OFFICER (07/2013 to 06/2017)

Drove legal and compliance by leveraging partnerships with public and government entities, with control over regulatory and interconnection via communications strategies.

- ◆ Established and sustained the business as thought leader in the policy and regulatory space.
- ◆ Secured spectrum by redesigning auction policy & framework at a cost-effective, affordable price and multiplied income from international incoming traffic business.
- ◆ Ran the biggest campaign on tax rationalization

Assisted multiple organizations such as World Bank, ADB and Pacific Island Countries (PICs) to innovate a Pacific ICT Regulatory Resource Centre (PIRRC).

CENTRE DIRECTOR - PACIFIC ICT REGULATORY RESOURCE CENTRE (08/2011 to 06/2013)

As part of LIRNEasia team, based out of Fiji, delineated and executed strategy across workforce recruitment, policy development and communications, in addition to a well-defined long-term sustainability plan. Represented PIRRC at stakeholder meetings and global events to generate awareness and build partnership networks.

- ◆ Set-up the PIRRC from scratch and built a credible reputation across all 14 Pacific Island Countries (PICs).
- ◆ Established and drove a fair, non-discriminatory and foreseeable regulatory regime across PICs.
- ◆ Facilitated legal and regulatory guidance across 14 ICT ministries and regulators of Pacific centres.
- ◆ Built alliances at the highest level in government and with ICT regulators by visiting various PICs.

Additional Experience**ADVISOR ON CORPORATE AFFAIRS (08/2006 to 05/2011) ■ Grameenphone**

- Influenced ICT policies and legislation in Bangladesh for the benefit of ICT industry

ADVISOR ON CORPORATE AFFAIRS (04/2004 to 08/2006) ■ Telenor Pakistan

- Prepared various regulatory frameworks

DIRECTOR LAW (02/2002 to 03/2004) ■ Ministry of Information Technology

- Drafted Electronic Transactions Ordinance 2002, prepared de-regulation, mobile cellular and Universal Service Policies

LEGAL PRACTICE (1987 to 2001)

Education & Credentials

Law Degree, Punjab University Law College, Lahore, Pakistan

LLM - Information Technology Law, International Commercial Arbitration and International Business Transactions, King's College London, University of London, UK

PGD in EC Competition Law, King's College London

Professional Development

- ICAP - Directors' Training Program, 2016
- INSEAD - Strategy Execution Program, 2016
- INSEAD Fontainebleau, France - Horizon, 2014