

TASAWAR HUSSAIN

MBA-Finance | MBA Islamic Finance

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GLOBAL MICROFINANCE & FINTECH (GLOBAL MICROFINANCE LEADERSHIP)

BANK & DIGITAL TRANSFORMATION STRATEGY

A visionary, influential and results-focused **CEO Leader (Senior Banking Executive)** with 25+ years' proven leadership working for diverse banking organizations in Pakistan, Afghanistan, Dubai (UAE) with added functional oversight for international operations (Qatar, Bahrain, Kuwait, Philippines, Sri Lanka & West / East Africa markets). Proven business acumen / expertise leading multi-country operations, bank transformation, digital banking strategy roadmap and cost efficiency programs in complex multi-stakeholder / regulated environments.

Bank Growth Strategy Roadmap & Vision
Executive Leadership (Deputy CEO & COO)
Cost, Efficiency & Modernization Programs
High Impact Bank Transformation (Results)
Bank-Wide Restructuring & Change Projects

Digital Financial Services & Microfinance
Senior Bank & Regulatory Relationships
Core Banking Operations & Propositions
Audit / Regulatory Compliance Standards
Strategic Procurement & Vendor Partners

Board of Director & Executive Committees
Multi-Channels (Retail, Corporate & Online)
Digital Journey & Customer Experience (CX)
Cross-Cultural Leadership (2,500+ People)
Environment, Social & Governance (ESG)

CEO LEADERSHIP: Proven Deputy CEO, COO & Operations leadership in diverse banking, microfinance and FINTECH organizations on all aspects of strategy direction, executive leadership (Board & Senior-Level Committee presence), growth (geographical expansion), bank-wide transformation (major business, digital and technology programs), risk / corporate governance and regulatory compliance. Built / restructured banking operations, cross-functional capability (BPO & multi-country outsourcing) and developing high-performing teams.

BANK TRANSFORMATION: Achieving high impact results in challenging regulated banking operating environments such as by leading transition of ASA-PAKISTAN-MICROFINANCE institution into a Microfinance Bank (branch expansion with community access to banking services and technology platforms). Launched Sharia compliant Islamic Banking propositions and new business model for ISLAMIC BANK OF AFGHANISTAN; implemented core banking systems / digital platforms / HQ back-office centralization for MASHREQBANK (Dubai).

2017 to date

DEPUTY CEO & EXECUTIVE COMMITTEE MEMBER

ASA MICROFINANCE BANK (PAKISTAN) LTD

- **Deputy CEO (EXCO Member).** Leading multi-year business strategy, core banking operations, institutional assessments, credit ratings and ongoing local market audit / regulatory compliance requirements for ASA-MICROFINANCE BANK as part of a rapidly growing microfinance institution (100% owned subsidiary of ASA-INTERNATIONAL GROUP PLC; HQ in the Netherlands).
- **Leading in-country (Pakistan) operations** (345 branches; 2,500 employees; 600,000+ active clients) and corporate strategy alignment with ASA-INTERNATIONAL GROUP (2.4 million clients; 12 Asia & Africa Markets; 13,000 staff; \$380M Gross Loan Portfolio) with direct leadership oversight for **ASA-International Operations** (Philippine, Uganda, Ghana, Sri Lanka & Nigeria).
- **Deputising for CEO (as required).** Working in a complex multi-stakeholder environment (internal / external relationships) alongside presenting business performance updates to the Board of Directors with senior presence on several board-level committees - Executive Committee (EXCO), Audit & Risk, Risk Management Coordination; Human Resources & Compensation (Talent & Remuneration), Credit & Legal Committees and ALCO Committee.

GROWTH ACCELERATION & BANK DIGITAL TRANSFORMATION

- **Led accelerated geographical expansion** by opening 100+ new retail branches with a cost-effective model offering socially responsible loans for low-income families (access to community banking services), microcredit providers, microenterprises, SME businesses, agriculture / smallholder farmer loans, bancassurance and empowering women for socio-economic uplift.
- **Transformed a growing microfinance institution into a microfinance bank.** Direct collaboration with regulators and national / international lenders and National Government Officials to support change programs involving corporate governance, bank certifications and audit / regulatory / statutory compliance to enforce best practice banking operations and governance.
- **Led technology transformation strategy with** new leading-edge real-time AMBS, T24 & HRMS core banking system with full back-end automation, operational efficiencies, data processing, internal controls, KPI / SLA performance reporting (analytics) and 3-Lines of Defence Model (security, risk, control, audit and compliance) to replace existing inhouse Micro Banking Systems.
- **Adapted business model to embed digital ways of working.** Led digital transformation roadmap to launch internet banking propositions, introduce new digital products / services (online tools, digital customer journey and self-serve functionality), improve in-branch operations / service delivery (workflow digitalization using handheld tablets), deploying multi-channel strategy (across all touchpoints) and delivering a seamless experience to enhance overall customer satisfaction levels.

- **Strengthened growth and innovation mindset** through extensive retail branch improvements, increased digitalization and technology deployment to successfully launch new propositions. Includes digital automation, instant payment processing and customer journey innovation such as biometric on-boarding / know your customer (KYC) verification for all branches.

PEOPLE STRATEGY & ORGANIZATIONAL DEVELOPMENT

- **Worked alongside the CEO on People & Talent Acquisition Strategy.** Built Senior Leadership Team, recruited key talent and met regulatory requirements for succession planning and leadership development (future leaders), plus staff training needs, career pathways, diversity / inclusion strategies, employee engagement, performance management and company policies.
- **CEO leadership in a matrix environment.** Created a high-performing fit for purpose bank in a challenging multi-cultural operating environment, including building cross-functional capability, restructuring teams, embedding organizational culture (bank vision, values and culture) and added international / operational oversight responsibility for African (emerging) markets.
- **Leading a continuous improvement mindset to evolve bank-wide operations. Using Employee Satisfaction, Client Satisfaction (ESS / CSS) & Client Economic Yield (CEY) Surveys** as a regulatory requirement to gauge opinions of all employees and clients to strengthen propositions, improve service delivery and target key actions (learning points).

2011-2017

CHIEF OPERATING OFFICER (COO)

ISLAMIC BANK OF AFGHANISTAN (Formerly BAKHTAR BANK)

- **COO (Board Member).** Led 5-Year Strategy Roadmap (Vision) to become a leading Islamic Banking & Financial Institution in Afghanistan (100%-owned subsidiary of AZIZI BANK) involving bank-wide transformation, restructuring and turnaround plans to consolidate entire business with fewer branches, centralized functions and improved commercial / revenue performance.
- **COO leadership for new Islamic Banking Model.** Gained board approval for taking advantage of new growth opportunities in Islamic Banking (a rapidly changing segment), including shaping business model, transformation roadmap, legal / regulatory compliance and staff training / cultural change to embed new ways of working (1,200 HQ staff; 63 retail branches).
- **Cross-functional leadership with director-level reports (all areas)** - Compliance, Treasury, AML, Payments, Card Operations, Internal Controls, Marketing, Branding, Technology, Branch Management & Retail Operations. Direct accountability for 650+ employees, people strategy, recruitment (talent), headcount budgets, staff / branch training programs and succession plans.

COO LEADERSHIP & ISLAMIC BANKING MODEL TRANSFORMATION

- **Met Afghanistan Central Bank Committee** and regulatory compliance guidelines to transform Head Office functions, core banking operations and services delivery performance through retail branch modernization (added 40 new branches) and centralized shared services / HQ back-office functions across Consumer, Retail, SME (Business) & Corporate Segments.
- **Introduced Sharia Compliant products / services aligned to new Islamic Banking Model.** Implemented robust performance KPI / SLA balanced scorecards with clearly defined commercial, service delivery and branch targets, including QA / operational standards, reporting analytics (bank-wide visibility), customer feedback (insights) and continuous improvement (action plans).
- **Led other high impact change initiatives.** M&A business integration oversight (Development Bank of Afghanistan acquisition) alongside technology transformation (IT systems automation), cost reduction (bank optimization and efficiencies) and people strategy initiatives on staff engagement, product training, team development, brand awareness and staff incentives (retention).
- **Strengthened bank cohesion (cross-functional collaboration).** Attended regular Senior Leadership Meetings (HQ, Director & Management Board stakeholders) on strategy direction, shared vision (roadmap) and improving bank-wide performance, plus led Quarterly Management Reviews with Branch / Business Development Managers on new products and growth plans.
- **COO leadership in a multi-stakeholder environment.** Managed internal / external dependencies with the Central Bank, AML Regulatory Body, Ministry of Finance (Government) and international banking institutions outside of Afghanistan to benchmark against recognized international banking standards, enhance correspondent bank relationships, audit / regulatory compliance and enterprise risk management controls for Anti-Fraud, AML (Anti-Money Laundering) and cybersecurity / systems resilience.

2001-2011

HEAD OF BANKING OPERATIONS (Corporate & Retail Divisions)

MASHREQBANK (HQ), Dubai

- **Progressed into an Assistant Vice-President (Operations & General Services) role.** Senior Leadership Team Member with strategic oversight for bank operations transformation, back-office centralization and cost reduction programs to create a more resilient multi-channel bank across Retail Account Management, Corporate, Online (website) & Local Branch Networks.

- **Achieved high impact results.** Led digital / technology transformation implementing new core banking platforms, MASHREQ Business Online Platform, launching new product / service propositions and strengthening bank operations service delivery for a growing UAE retail network (54 branches) and international bank operations in Bahrain, Qatar, Egypt & Kuwait.
- **Led bank transformation programs** to restructure operations, automate systems processes and deliver significant YOY cost efficiency savings. De-layered management levels, restructured teams, reduced headcount and redeployed staff alongside introducing new ways of working, MI reporting (data analytics) and robust internal controls.
- **Defined new scalable Financial Operations Model** deploying enhanced payment system-STP (in and outward), transactions, ICCS clearing and bulk payroll services to manage increased volumes. Cross-functional leadership (125 people) for Clearing, Collections, Cash Management, Remittance (in and outward), Vendor Management, Enterprise Control, Offshore Operations & Regulatory Compliance.
- **Leadership oversight for strategic partner relationships** supporting banking services, centralized functions and outsourced processes. Implements robust internal budget controls, security risk management, fraud prevention, business continuity plans, audit compliance standards, KPI reporting metrics (analytics) and executive reporting dashboards.

CAREER DEVELOPMENT (EARLY PROGRESSION)

2013-2014 | **Financial & Strategy Consultant (Part-Time)** | AFGHANISTAN FINANCIAL SERVICES

1995-2000 | **Operations Team Leader (Regional Processing Centre)** | MASHREQBANK (HQ), Dubai

1988-1995 | **Senior Auditor & Trainee Accountant Roles** | JAWAID & CO., CHARTERED ACCOUNTANTS (Pakistan)

EDUCATION & CAREER DEVELOPMENT

Bank Management Development Program (Top Talent) | MASHREQBANK (Dubai)

AAIBF Diploma in Banking (Australian Institute of Banking)

BCOM & Diploma in Commerce (Pakistan)

Chartered Accountant Articleship (Pakistan)

Diploma in Computer Science (Pakistan)

Project Management Expert (PME)

PROFESSIONAL MEMBERSHIPS

AAIBF (Australian Institute of Banking)

Gulf Project Management Consortium

DEPUTY CEO & COO ROLES | BOARD & SENIOR LEADERSHIP COMMITTEES (10+ Years' Experience)

Presence on 14x senior-level committees (includes 5x Committee Chair roles) not limited to the Board of Management (BoM); Asset & Liability Committee (ALCO); Budget & Procurement Committee; Human Resources & Compensation Committee; Product Development Committee; Operations Risk Management Committee; Investment Governance & Oversight; Credit Approval Committee; Information Technology Steering Committee (ITSC); Audit & Risk Management Committee; Disciplinary Action Committee (DAC); Sexual Harassment Elimination Committee (SHE).

GLOBAL MICROFINANCE & FINTECH (Global Microfinance Leadership)

FinTech & Digitization of Microfinance Products; Corporate Governance in Microfinance Industry; Microfinance Risk Management

ISLAMIC FINANCE: MBA Islamic Finance (US); MBA Finance & Accounting (Pakistan); CIFE Certified Islamic Finance Expert (UK)

INTERNATIONAL DONOR GRANTS: Manage / tie-up with WB, EU, UNO, WTO, FAO, JICA to offer matching loans against grants for solar energy, livestock, horticulture & value chain projects to support poverty reduction / sustainable inclusive growth in rural areas.

BANKING & FINANCE TRAINING: Business Process Management (BPM); Brand Management; Business Continuity Planning (BCP); Total Quality Advantage (TQA); People Management & Team Building; Customer Centricity; Compliance & Regulatory Enforcement; Anti-Money Laundering (AML) & Internal Control; Project Management Techniques; Audit & Internal Control Techniques; Corporate Governance Leadership (Central Bank of Afghanistan); Work Life Balance.

LANGUAGES: Fluent in English, Urdu & Punjabi; Arabic (Basic); **NATIONALITY:** Pakistani