



FARAN ALI

CORPORATE CREDIT, BANKING PROFESSIONAL & ACADEMICIAN

Banking & Finance | Relationship Management | Business Administration | Training

CSC SCHOLARSHIP • PhD SCHOLAR, XI'AN JIAOTONG UNIVERSITY

CONTACT

LOCATION Xi'an, China

EMAIL faranali10@hotmail.com

CORE EXPERTISE

- Corporate credit appraisal
- Financial statement analysis
- Credit proposal writing
- Collateral & security structuring
- Risk, CAD & audit coordination
- Relationship management
- Teaching
- Training & facilitation

SECTOR KNOWLEDGE

- Corporate banking
- Banking & finance
- Financial markets
- Business administration
- Higher education & training

PROFESSIONAL PROFILE

Corporate credit and banking professional with 15+ years of combined industry and higher-education experience, including four years in corporate banking and 11 years in business education, training, coordination and institutional development. Experienced in credit appraisal, financial statement analysis, proposal preparation, collateral structuring, compliance coordination and stakeholder engagement. Currently pursuing a CSC-funded PhD at Xi'an Jiaotong University, China.

CAREER HIGHLIGHTS

Rs. 20B Corporate portfolio exposure	15+ YEARS Combined professional experience	50+ Workshops, seminars & trainings
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PROFESSIONAL EXPERIENCE

RELATIONSHIP MANAGER - CORPORATE CREDIT | 2011 - 2015

Bank AL Habib Limited | Lahore, Pakistan

- Managed corporate credit relationships across Descon, Packages, Master, PASSCO, Imporient and Service Group, representing aggregate portfolio exposure of approximately Rs. 20 billion.
- Evaluated borrowers' business profile, repayment capacity, financial strength and security position; translated analysis into credit recommendations for approving authorities.
- Prepared end-to-end credit proposals and finalized facility requirements, collateral conditions and security arrangements with customers.
- Coordinated post-approval documentation, compliance and disbursement authorization with Credit Administration, Risk, Treasury Front Office and Audit.
- Ensured transactions complied with bank policies, procedures and internal-control requirements.

LECTURER - PERMANENT FACULTY (BPS-18) | May 2015 - Present

University of Education - UE Business School / DMAS | Lahore, Pakistan

- Teach business administration courses with emphasis on banking, finance, management and related specializations.
- Supervise internship projects and help students translate classroom learning into organizational and business applications.
- Contribute to student engagement, professional development and institutional coordination through multiple leadership assignments.

EDUCATION

PhD Scholar - CSC Scholarship

Xi'an Jiaotong University,
China

2025 - 2028 | In progress

MBA (18 Years), Banking & Finance

Hailey College of Banking and
Finance, University of the
Punjab

2009 - 2011 | CGPA 3.65/4.00

BBA (16 Years), Banking & Finance

Hailey College of Banking and
Finance, University of the
Punjab

2005 - 2009 | CGPA 3.54/4.00

JAIBP

Institute of Bankers Pakistan

*Accredited by UK Chartered
Banker Institute*

2011 - 2013

PROFESSIONAL TRAINING

- Advance Cash Flow Analysis (2013)
- Credit Advance - Bank AL Habib Limited (2013)
- Capacity Building Program for Faculty by QASF (2020)
- Microsoft Office

DIGITAL TOOLS

- MS Office, email & web research
- Workshop exposure: SPSS, NVIVO, STATA & Python basics

LANGUAGES

- English
- Urdu
- Punjabi

ACADEMIC AFFILIATIONS

Visiting Faculty - Hailey College of
Banking and Finance, University of
the Punjab (since 2017)

Visiting Faculty - Government
College University (since 2020)

LEADERSHIP, PROJECTS & DEVELOPMENT

SELECTED CONTRIBUTIONS BEYOND CORE TEACHING RESPONSIBILITIES

INSTITUTIONAL LEADERSHIP

IN-CHARGE, STUDENT COUNSELLING CENTER

Led student counselling, engagement and institutional-development initiatives.

MANAGER, CENTRE OF PROFESSIONAL DEVELOPMENT

Planned and delivered workshops, seminars and training programs for students and professionals.

COORDINATOR, UE BUSINESS SCHOOL EVENING PROGRAM

Supported program administration, academic coordination and stakeholder communication.

PROJECT EXPERIENCE

RESEARCH ASSOCIATE | 1 year

Capacity Building of Chambers of Commerce and Industries in Punjab | Commerce & Investment Department, Government of the Punjab

- Supported a government initiative designed to strengthen liaison between industry and chambers of commerce for business and economic development in Punjab.
- Contributed to coordination, field engagement and research activities aimed at improving institutional linkages with the business community.

TRAINING & OUTREACH

- Organized 50+ workshops, seminars and professional trainings covering business research tools, financial markets and trading, PSX investor education, business idea generation and business-model implementation.
- Completed professional and research training in Analytical Tools in Contemporary Business Management Research, mixed-method research using SPSS and NVIVO, entrepreneurial coaching and counsellor capacity building.

RESEARCH & PUBLICATIONS

Naqvi, I. A., Yousaf, H. Q., Shaukat, F., Ali, F., & Ahmad, I. (2020). Impact of Real Effective Exchange Rate on Balance of Trade: A Case Study of Pakistan. *Ilkogretim Online*, 19(4), 4224–4242

Constituting A Root Map Towards Inclusive Growth: A Comparative Analysis. (2021). *Studies of Applied Economics*, 40(1).<https://doi.org/10.25115/eea.v40i1.4525>

PROFESSIONAL VALUE

- Combines hands-on corporate banking experience with long-term business education, communication and professional-development expertise.
- Able to translate complex financial analysis into clear recommendations for clients, approving authorities, students and institutional stakeholders.
- Experienced in working across credit, risk, treasury, audit, academia, government and industry-facing environments.