

## MARIUM ZEHRA

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Date of Birth: 02/11/1991



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### PROFESSIONAL EXPERIENCE:

#### **Research Fellow – (IBA Center for Excellence in Islamic Finance)**

Feb 2017 – Nov 13, 2017

- ▣ It enriched my research and publication skills
- ▣ I assisted my supervisor in daily financial and marketing activities
- ▣ I assisted my team in planning, organizing and conducting seminars, workshops and forums on Islamic Finance.
- ▣ I worked with international researchers for facilitating their research in Pakistan
- ▣ I prepared course material for workshops and seminars conducted by IBA-CEIF

#### **Research Projects**

I undertook two full fledged research projects, namely;

- Banking attitudes of Millennials with the changing market dynamics

The project involved qualitative and quantitative survey from millennials and young professionals, analysed by IBM SPSS using Spearman Correlation, Mann-Whitney U Test, Kruskal-Wallis H Test, reliability and validity tests.

- Fintech & Digital Disruption

#### **Publications**

- ▣ DOLMEN CITY REIT – A Shari'ah Compliant Rental REIT Scheme
- ▣ Takaful

#### **International Research**

- ▣ Facilitation of “2 trillion Islamic finance industry”, research by Ryan Calder from John Hopkins University.

#### **Conferences, Seminars, Workshops and Forums**

We at CEIF organized and attended following conferences;

- ▣ Challenges of Halaal Pharmaceutical Industry Awareness and Regulatory Framework
- ▣ Global Opportunities for Islamic Finance and challenges in Non-Muslim Majority Countries
- ▣ Innovation & Challenges in Islamic Consumer Financing
- ▣ Interest Free Microfinancing - The Akhuwat Model
- ▣ Introduction to Islamic Finance
- ▣ Introduction to Islamic Finance for Educators
- ▣ Roadmap for achieving Shariah Compliance
- ▣ Islamic Finance for Academicians

#### **Technical Research Skills**

- ▣ I used different tools and software for facilitation of different researches, including;
  - Eikon by Thomson Reuters
  - Orbis
  - IBM SPSS

#### **Senior Officer – ITMinds Limited (A Subsidiary of Central Depository Company of Pakistan Limited)** July 2015 - Nov 06, 2016

- ▣ It enriched my supervision skills regarding fund management activities covering all the aspects of NAV including Fund Accounting, Unit Management & Settlement activities
- ▣ I assisted my team in daily NAV calculation and announcement of several funds
- ▣ I co-ordinated with AMC fund managers, Trustee, SECP, MUFAP and concerned banks
- ▣ I assisted my team in preparation of Monthly, Quarterly & Annual Reports
- ▣ I also worked with top management on different assignments regarding Strategic Planning, SLA's & Proposals
- ▣ I worked with Marketing Manager for company's vision, mission and strategic activities
- ▣ I assisted top management in product development of ITMinds new financial product

- ▯ I also worked as research associate for top management
- ▯ I also articulated and proofread SOPs and law related documents

**Officer – ITMinds Limited** (A Subsidiary of **Central Depository Company of Pakistan Limited**)

Aug 2014 - June 2015

- ▯ It enriched my fund management experience covering all the aspects of NAV including Fund Accounting, Unit Management & Settlement activities
- ▯ I did monthly SECP Returns, MUFAP data and e-filing of related taxes
- ▯ I developed SOPs' on department & Company wide basis
- ▯ I calculated daily NAV of several Pension Funds, Equity & Money Market Funds

**Content Writer - Engage 24/7**

March 2013 – August 2013

- ▯ It was flexi-timing internet based job inculcated my report writing skills.

**INTERNSHIPS:**

Samba Bank Limited

**Corporate & Investment Banking Group – CIBG, Corporate Banking – CBG,**

July 01, 2013 -

August 12, 2013

- ▯ It enriched my analysis skills of financial statements by analyzing financials of several clients of SBL. It gave me practical approach of gauging client's creditworthiness and future prospects of different SBL customers.

Allied bank limited,

**Branch banking, Intern**

July 01, 2012 -

August 10, 2012

- ▯ It gave me experience dealing with front line services, connected with customers directly and having an insight of general purpose banking.

**EDUCATION:**

**CFA Level – I Attempt**

December 2014

Institute of Business Management (IoBM), Karachi

**Masters of Business Administration – MBA (Finance)**

May 2014

- ▯ Cumulative GPA: 3.62 - **GOLD MEDALIST**

**Dissertation / Thesis:** Islamic banks showing higher profitability than conventional banks

**ELECTIVES:**

- |                                 |                             |
|---------------------------------|-----------------------------|
| ▯ Treasury & Fund Management    | ▯ Financial Derivatives     |
| ▯ Assets & Liability Management | ▯ Islamic Banking & Finance |

Institute of Business Management (IoBM), Karachi

**Bachelors of Business Administration – BBA (Finance)**

May 2013

- Cumulative GPA: 3.61

**ELECTIVES:**

- |                                    |                         |
|------------------------------------|-------------------------|
| ▯ Introduction to Business Finance | ▯ Corporate Finance     |
| ▯ Financial Institutions           | ▯ International Finance |
| ▯ Financial Management             | ▯ Portfolio Management  |

B.A.M.M. P.E.C.H.S govt. college, Karachi

**Intermediate in Commerce**

2009

▯ Grade A with 79% , **Gold Medalist**

Group of Ali Ali Schools, Karachi

**Matriculation in Science**

2007

▯ Grade A – one, 86%

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**HONOURS / ACHIEVEMENTS:**

- ▯ Participated and represented ITMinds in “**National Finance Olympiad – 2015**” held by ICAP in order to unleash Finance potential
  - ▯ Received **CFA Level – I Scholarship** from IoBM in 2014
  - ▯ Received **Gold Medal** in MBA FINANCE for securing highest CGPA in MBA - Finance in 2014
  - ▯ Awarded **Merit Based Financial Scholarship** throughout BBA & MBA at IoBM for maintaining CGPA above than 3.5
  - ▯ Received **Merit Certificate** in Convocation IoBM, 2013 for securing 3rd rank in the BBA batch 2013
  - ▯ Received **Gold Medal** in intermediate in accounting
  - ▯ Actively participated in a marketing competition held by symmetry in 2010
  - ▯ Member of Egalitarians society of economics
  - ▯ Actively participated in Entrepreneurship business plan held by German delegate and secured **3rd position**
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**MAJOR TERM PAPERS / RESEARCH WORK / PROJECTS:**

- ▯ **Portfolio management:** “Stock research report for fauji fertilizer on Dec 10, 2012”
  - ▯ **Corporate finance:** Term research paper on “Effects of war on terror on automobile sector of KSE quoted companies”
  - ▯ **Financial institutions:** Made a pool of investment by hedging risk through investment in mutual funds, govt. securities and ffc's
  - ▯ **Financial management:** How stocks and bond prices are determined in Pakistan
  - ▯ **Assets & Liability Management:** Stress test for interest rates shocks of Samba Bank at December 2012
  - ▯ **Treasury & Fund Management:** Changes in the yield curve of Pakistan and mutual fund market of Pakistan
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**SKILLS:**

- ▯ Content writing
  - ▯ Fluent in bi-lingual skills in English and Urdu
  - ▯ Proactive with deadlines
  - ▯ Sound experience and understanding of SPSS, Microsoft word, excel, power point, access
  - ▯ Strong presentation, research and analysis skills
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**EXTRACURRICULAR ACTIVITIES / HOBBIES:**

- ▯ Reading articles, reports and novels
- ▯ Content writing
- ▯ Online surfing