
WORK EXPERIENCE

(Banking)

The Bank of Punjab - September, 2013 to May, 2019
EVP/Head of Legal Department

- Worked as advisor to the President of the Bank and did correspondence with Ministry of Finance, State Bank of Pakistan on behalf of President support office on the specific queries involving legal and other regulatory issues.
- Worked in alliance with the Credit Administration Department with regard to creation of charges, mortgages, and liens, with SECP, registrar properties and Revenue Offices. Personally rendered opinions regarding title clearance of the properties coming from all over Pakistan and got involved in the completion of formalities of mortgages and ranking and parri passu charges registration.
- Handled major transactions with regard to disbursement and rendered final opinions with regard to issuance of DAC as prerequisite to disbursements.
- Got involved in the winding ups of the several companies and got their assets liquidated and handled the entire proceedings of the winding up from filing of the claims with the Company Judge, to attend the Creditors meetings and marshaling of the properties of defaulted customers.
- Helped Bank in breaking settlements in bigger corporate accounts attended meetings with Unit Heads and negotiated with third parties to arrive at settlements.
- Handled the litigation portfolio in billions on every forum, especially High Courts and Supreme Court. Personally appeared in a number of cases and argued the matters in Supreme Court.
- Guided all the Divisions/Departments of the Bank at the Corporate Office as well as the branches in their operational and day to day matters relating to legal issues and to give legal advice/opinion on the legal problems faced within the Divisions/Departments or the branches.
- Effectively coordinated with SAM and Agri-Credit Departments to recover past due amount by initiating necessary legal measures.
- Coordinated with the office of the National Accountability Bureau for the effective follow-up of complaints filed by the Bank against the defaulter's U/S 9 and 31-D of the NAB Ordinance, 1999.
- Appeared before the Superior Courts of Pakistan and Malaysia in matters relating to Haris Steel Mills (Mega Fraud Case in the history of the financial institutions in Pakistan)

- Dealt with the matters regarding the employees for disciplinary actions and made the guided Head in making final decisions in the Fraud and Forgery Unit.

Innovative Investment Bank Limited - 2009 to 2011
Head of Legal Affairs

- Assisted the Administrator appointed by the Securities and Exchange Commission of Pakistan for the rehabilitation of the Innovative Investment Bank, declared as a Sick Non-Banking Financial Institution by the SECP.
- Also, assisted the Provisional Manager appointed by the Lahore High Court to manage the affairs of Innovative Investment Bank Limited.

Faysal Bank Limited - 2007 to 2009
Regional Vice President Legal Department

- Oversaw, the legal affairs of the bank, including recoveries of non-performing loans, branch and various departmental issues. Provided opinions on documentation relating to advancing of the loans, the perfection of the securities and registration of charges on securities. Vetting of guarantee documents, letter of credits, and monitoring of litigation at the regional levels. Appearance before Banking Courts, High Courts, and the Supreme Court of Pakistan.

WORK EXPERIENCE
(Non-Banking)

Specialty and practice in laws of Business, Corporate & Commercial, Taxation Laws, Intellectual Property, NAB Laws and various revenue matters, in the following:

- **Advocate, Supreme Court of Pakistan**
A & K Law Associates (Partner) 2007 to 2013
Waseem, Khalil & Associates (Partner) 2004 to 2007
- **Advocate, Lahore High Court**
Maqbul & Majid Advocates, Lahore 2003 to 2004
- **Advocate & Trainee**
Sair & Munir Advocates, Lahore
Maqbul & Majid Advocates, Lahore

Various Clients (worked for)

151 Scotch Corner, Upper Mall, Lahore

-
- **Consulting** Hamid Mahmood & Company
Khalid Associates
 - **Government** Board of Revenue Punjab
 - **Financial** Allied Bank Limited
MCB Bank Limited
The Bank of Punjab
Bank Alfalah Limited
 - **Manufacturing** City Steel Mills Limited
Indus Motor Company (Pvt) Limited
Lahore Chemical & Pharmaceutical Works (Pvt) Limited
SC Johnson & Son of Pakistan (Pvt) Limited
Shaheen Cotton Mills Limited
Shahzad Textile Mills Limited
 - **Retail** H. Karim Buksh Stores (Liberty Market & Defense Lahore)

Areas of Responsibilities

- Drafting; Opinion Writing; Correspondence & Coordination.
- Legal Research; Agreements, Contracts & Litigation

Scholastic Qualification

- Post Graduate (LLB) 1994 Punjab Law College, Lahore.
- Bachelors (B.A.) 1990 Government College, Lahore.
- Intermediate (F.A.) 1988 Government S. E. College, Bahawalpur.
- Matriculation 1986 Crescent Model School, Lahore.

Avenues for self-expression

- Freelance Journalist.

Scope of research

- Emancipation of women in our society; Plight of minorities in Pakistan; Pollution; Condition of jails in Lahore; Food adulteration; Culture & Heritage; Child labour; Bounded labour.

Research Work

- Research Work for a six Serial Programme on Education on PTV 2, sponsored by Coca-Cola International.
- Research Work on Environment for LEADS Pakistan Programme.
- Research Work on Environment for Rotary Club, Shaheen Wing.
- Research Work on dilapidating conditions of Kot Lakhpat Jail.
- Carried out in-depth study/analysis on series of Agreements executed between Kot Addu Power Company Limited and Water and Power Development Authority.
- Carried out in-depth study/analysis on series of Agreements executed between Hub Power Company Limited and Water and Power Development Authority.

- Article for “The News” Research Work for an indigenous organization to elevate the conditions on “KachiAbadis”.
- Carried out in-depth study/analysis for a joint venture Agreement of Becton Dickinson & Co.
- Carried out in depth study/analysis on drafting Opinion for the installation of Private Project for D.G. Khan Cement.
- Appeared for Muslim Commercial Bank in various suits for recovery.
- Appeared for The Bank of Punjab in various suits for recovery.
- Represented Govt. of Punjab in a number of cases before the Honourable Lahore High Court, Lahore.
- Assisted Advocate General Punjab in a land mark case against of NAB (National Accountability Bureau).
- Defended a case titled as M/s Alicon v WASA.
- Appeared in company matters in cases titled as NITL v ShahPur Textile Mills Ltd, NITL v Punjab Oil Mills for National Investment Trust Ltd.
- Carried out in depth study/analysis on Agreement with Kentucky Fried Chicken.