

SIPPY PALIJO

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ACADEMIC QUALIFICATION

2010 – 2012	Institute of Business Management Master of Business Administration, Finance
2006 – 2010	Institute of Business Management Bachelor of Science (Joint Honors), Economics & Finance

WORK EXPERIENCE

Burj Bank Limited

Associate Product Manager – Consumer Assets

July 2013 to February 2016

- Product Development: Development and implementation of new products & services, promotions/ campaigns which maximize the profitability of the business.
- Performing portfolio analysis
- Market research: competition scans for profit rates and product offerings
- Process re-engineering: identifying and rectifying any gaps in different processes to ensure smooth flow of business activity
- Managing end-to-end process of products from sales and quality assurance perspective being critical elements of the overall business
- Customer complaints: Ensured that customer queries regarding products are addressed immediately
- Designing and launching sales campaigns to generate competition and motivate front end-staff
- Cost Control: Monitored and analyzed income and expenses for products
- Managing and cross check operational process and activity
- Preparing Tractor Finance reports for submission at SBP

Member Charity Committee

March 2013 to February 2016

- Preparing and presenting new and existing organizations in the panel to the Group Heads
- Organized a CSR Visit to drought victims of Tharparkar in collaboration with Saylani Welfare Trust
- CSR visit to Edhi Old Age Home during Ramadan to share the festivities of Eid with the deprived elderly of our society
- Organized and packaged a large number of household boxes including kitchen utensils, stove, garments, shoes, buckets and blankets in collaboration with Karachi Relief Trust (KRT) for Awaran Earthquake victims
- Every year organized Ramadan CSR Cricket Tournament involving children from Edhi and SOS Village Karachi
- Every year organized ration distribution to the needy people in collaboration with Alamgir Welfare
- Organized a CSR activity, "A day spent with kids", at The Citizens Foundation (TCF) Qayyumabad
- Eidi distribution and Iftaar dinner at Edhi Orphanage

Management Trainee

July 2012 to June 2013

On-the-job training in all of the following major departments:

- Retail Consumer Assets
- Retail Liability
- Marketing
- Treasury Front Office
- Corporate & SME Banking
- Shari'ah Compliance
- Compliance & Controls
- Financial Control
- Corporate & Consumer Risk Management
- Human Resource

Research Assistant

Team member of *Economics Department* under MEC Research & Consultation Program for a project in Institute of Business Management; primarily responsible for data exploration, collection, compilation and analysis for Sindh Social & Economic Survey 2009-2011.

MAJOR PROJECTS AND REPORTS

- Held a Top performer's event
- Thesis on Impact of remittances on economy
- Analysis of Financial Statements of Habib Sugar Mills and comparison with the Sugar Sector.
- Comparison of conventional banking with Islamic banking.
- Report on the Lucky Cement and HUBCO's project as part of Corporate Finance course.
- Comparison of HR model of Shan Foods with Engro foods & LU Biscuit (Pak) with LU Biscuit (France).

HONORS AND ACHIEVEMENTS

- Initiated a drive to mobilize funds for 2011 flood affected people and managed to raise cash and kind worth Rs. 1 million
- Achieved excellence certificate at internship at PSO.

SKILLS AND INTERESTS

- Proficient in the use of Microsoft Office
- Member of the organizing committee of Egalitarians Society (Economics Society) at IoBM
- Organized economics seminar on Self Reliance and Economic activities in Pakistan held at IoBM with key speakers
- Participated in CBMUN 2010- Model of United Nations held at IoBM
- Good spoken and written English and Urdu

REFERENCE

Reference available upon request