



## About Us

*BankT&D Consulting was established in 2003. We help banks become stronger and more efficient through effective implementation of their strategies. Our key differentiator is that we also actively assist them in execution of their business plans.*

As former senior executives, banking practitioners and consultants, who have worked around the world, we:

- Are familiar with your business challenges and opportunities
- Anticipate the issues you face in implementing your plans
- Help you create and implement realistic solutions

We work with you to implement transformation and development by:

- Assessing your organisational structure, products, services and markets
- Designing tools and processes that will optimise performance and create capacity
- Building solid risk management structures and practices to manage growth
- Transferring knowledge through training and mentoring
- Helping with expansion and growth

## Key Practices

We focus on four key areas applying our capabilities to Corporate, Commercial, SME, Retail and Consumer Banking:

Business Development	Risk Management	Digital Transformation	Training
<ul style="list-style-type: none"><li>• New Customer Segments</li><li>• New Products</li><li>• New Markets</li><li>• Islamic Banking</li><li>• M&amp;A Transaction Support</li></ul>	<ul style="list-style-type: none"><li>• Credit, Market &amp; Operational Risk</li><li>• Regulatory &amp; Compliance Risk</li><li>• Enterprise Risk</li><li>• Policies &amp; Procedures</li><li>• Portfolio &amp; Process Reviews</li><li>• Audit Quality Assurance</li></ul>	<ul style="list-style-type: none"><li>• SaaS Business Solutions</li><li>• Expert Navigators (Virtual Advisors) for Staff</li><li>• Business Process Improvement &amp; Automation</li><li>• Automated Tracking of Service Quality</li><li>• IT Integration Services</li><li>• Operational Policies &amp; Procedures</li><li>• Controls &amp; Contingency Planning</li><li>• Centralization &amp; Outsourcing</li></ul>	<ul style="list-style-type: none"><li>• Training Needs Analysis</li><li>• In-house Training Programs</li><li>• Learning &amp; Development</li></ul>



## Management Team

### **Aslam Aziz – Managing Director, Head of Digital Transformation and Business Development Practices**

Aslam's international banking experience includes senior positions in operations, technology, treasury, training, human resources and product development with Citibank in Pakistan, Qatar, Morocco, Turkey and UK. He later headed Citibank's Trade Finance business for Europe and then their Treasury Services business for Europe. Subsequently he served as CEO of Orbian, a joint venture between Citibank and SAP. As Head of Digital Transformation for BankT&D, Aslam has worked with numerous clients helping them to transform the customer experience, productivity, quality and costs of their front, middle and back offices.

### **Sarabjit Singh Chhatwal – Executive Director, Head of Risk Management and Training Practices**

Sarabjit heads our Risk Management and Training practices. He has wide-ranging international experience as a corporate banker, consultant and trainer in the Middle East, Asia, USA and Europe. He held senior level positions within Citibank covering risk, marketing, trade finance, business management, training and product management. He has worked for Citibank's affiliate in Saudi Arabia (SAMBA), and had regional responsibilities for Citibank based out of Singapore, London and USA. Sarabjit delivers consulting and training to banks within Saudi Arabia and the Middle East.

## Our Clients

### **Austria**

Joint Vienna Institute

### **Bahrain**

Gulf International Bank

### **Bangladesh**

Rupali Bank

### **China**

Huawei Technologies

### **Egypt**

Egyptian Banking Institute  
Abu Dhabi Islamic Bank  
Piraeus Bank

### **Georgia**

Bank of Georgia

### **Greece**

National Bank of Greece

### **Hungary**

Citibank

### **Indonesia**

Bank Central Asia

### **Jordan**

Arab Bank  
Investbank

### **Kazakhstan**

KazInvest Bank

### **Kenya**

Catalyst Principal Partners  
Kenya Commercial Bank

### **Kuwait**

Gulf Bank  
Kuwait Finance House  
Kuwait Financial Markets Association

### **Lebanon**

Bank Audi  
BankMed

### **Mongolia**

Khan Bank

### **Nigeria**

Diamond Bank  
First Bank of Nigeria  
Platinum Habib Bank

### **Oman**

Bank Nizwa  
Muscat Finance

### **Pakistan**

Bank Alfalah Limited  
Dawood Islamic Bank (now Burj Bank)  
Citibank  
MCB  
Silkbank  
Soneri Bank  
Standard Chartered Bank  
United Bank Limited  
Prime Bank (later acquired by ABN-AMRO)  
Union Bank (now Standard Chartered Bank)

### **Qatar**

Commercial Bank of Qatar

### **Kingdom of Saudi Arabia**

Al Rajhi Bank  
Arab National Bank  
Bank Albilad

### **Bank AlJazira**

Banque Saudi Fransi  
National Commercial Bank  
Prince Bandar Bin Mohamed Bin  
Abdulrahman Al-Saud  
Riyad Bank  
SAMBA Financial Group  
The Saudi British Bank (SABB)  
Saudi Hollandi Bank

### **Syria**

Syrian Bank of Investment & Finance

### **Togo**

Ecobank Group

### **Turkey**

Finansbank  
Garanti Bank

### **United Arab Emirates**

Abu Dhabi Islamic Bank  
Al Hilal Bank  
Citibank  
First Gulf Bank  
Mashreq Bank  
Start Consult  
Wharton Center at CERT

### **United Kingdom**

Actis Capital  
Europe Arab Bank  
EBRD  
Sinthos Capital Advisors

### **United States of America**

Genpact Limited

### **Vietnam**

Maritime Bank