



CONTACT ME

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ABOUT ME

Date of Birth: July 06, 2000
Gender: Male
Marital Status: Single
Nationality: Pakistani
CNIC No: 37303-5400241-7

Sanwal Iftikhar

Strategic Corporate Finance Graduate

SUMMARY

Strategic minded finance professional with substantial experience in managing client portfolios, conducting research, and supporting business operations across Pakistan, Russia, and the USA. Skilled in financial reporting, credit analysis, risk assessment, and project-based consulting. Adept at working in multicultural teams and delivering results under pressure, committed to driving financial success and supporting strategic initiatives.

EDUCATION

Masters in Strategic Corporate Finance
National Research University Higher School of Economics, Moscow
2023 - 2025

Major Subjects:

- Advanced Financial Reporting and Controlling for International Business (A)
- Entrepreneurial Finance (A+)
- Consolidated and Sustainability Reporting under IFRS (A)
- Behavioral Finance (A+)

Track: Merger & Acquisition

Thesis title: Impact of Intellectual Capital on Financial Performance: A comparative study of tech companies in USA & China

CGPA: 7.17/10

Bachelor of Business Administration
National University of Modern Languages, Islamabad
2017 - 2022

Major Subjects:

- Investment & Portfolio management (A1)
- Financial Risk Management (A1)
- Corporate Finance (A2)
- Financial Risk Analysis (A1)

CGPA: 3.75/4

Percentage: 84.06%

Grade awarded: A2

Specialization: Finance

Intermediate of Commerce
Punjab Group of Colleges, Gujar Khan
2015 - 2017

Major Subjects:

- Principles of Accounting (A1)
- Principles of Economics (A1)
- Principles of Commerce (A1)
- Money and Banking (A1)

Obtained Marks: 850/1100

Percentage: 77.27%

Grade awarded: A

SKILLS

Financial Skills: Credit Analysis, Financial Modeling, Risk Assessment, Budgeting.

Technical Skills: Excel (Advanced), PowerPoint, CMS Tools.

Soft Skills: Communication Skills, Presentation Skills, Team Collaboration, Leadership, Multicultural Competence.

INTERESTS

- Poetry.
- Reading books.
- Stay in touch with current affairs.
- Creative writing.
- Sports, games and music.
- Fashion designing.

WORK EXPERIENCE

Senior Content Specialist

(Jul 2024 - Aug 2025)

Yandex Holding LLC | Moscow

Served as a consultant for the international delivery support team, focusing on content development and optimization. Developed and refined written and visual content for support operations, ensuring clarity and accessibility. Maintained and updated content in management systems to ensure relevance and accessibility. Collaborated with cross-functional teams to enhance customer communication and support.

Assistant Relationship Manager - Credits

(Oct 2022 - Aug 2023)

Askari Bank Limited | Islamabad

Managed an inherited portfolio of 73 SME accounts (PKR 1,432 million) and commercial accounts (PKR 13,500 million) comprising both funded and non-funded facilities. Recovered non-performing loans, increasing portfolio performance by 12%. Marketed NTB, evaluated, prepared credit proposal packages, and arranged approval of SME cases worth PKR 756 million. Built and maintained strong client relationships.

Research Assistant

(Jun 2021 - Jun 2022)

National University of Modern Languages | Islamabad

Worked on the Higher Education Commission of Pakistan's national research program for universities, conducting comprehensive data collection, literature reviews, and organizing focus groups for qualitative insights. Summarized findings to support project goals and academic contributions.

Accounts Intern

(Jun 2018 - Aug 2018)

Business Incubation Center of NUML | Islamabad

Assisted in financial record-keeping, focusing on cash book maintenance and bank reconciliation. Collaborated with the finance team to prepare accurate payment vouchers and documentation. Streamlined accounting processes to enhance efficiency and accuracy.

ACHIEVEMENTS

Open Doors Russian Scholarship

Higher School of Economics, Russia.

(2023 - 2025)

- Fully funded master's degree scholarship holder.
- Advance Academic Scholarship holder in 2025 for extra-curricular activities.
- Served as General Secretary of Pakistani Cultural Club at University.

Global UGRAD Exchange Scholarship

University of Central Missouri, USA.

Spring 2020

- Successfully completed one semester as an exchange student with a 4.0 GPA.
- Completed 20+ hours of community service with multiple welfare organizations.
- Participated in various student societies i.e., International Student Organization (UCM).
- Did country presentation.
- Performed other program activities.

Internship Experience UK: Audit, Tax & Corporate Finance

Powered by Bright Network, UK.

July 2021

- A 3-day online internship experience by Bright Network with insightful talks conducted by employers from EY, Bloomberg LP, Amazon, Goldman Sachs, Google, Vodafone, Lloyds Banking Group, Schroders, and CrowdStrike.
- Completed Financial Accounting work sample provided by EY UK.

LANGUAGES

- English (**Fluent**)
- Urdu (**Native**)
- Punjabi (**Fluent**)
- Hindi (**Conversational**)

REFERENCES

Available upon request.

CERTIFICATES

Leadership Fellow - KNCT Fellowship 2021 *KNCT, Islamabad.*

(01 Aug. 2021 – 15 Sep. 2021)

A fellowship program organized by KNCT, Islamabad to instill digital media marketing, content writing, photo and video editing skills in university students.

Intensive English Program *University of Central Missouri, USA* (12 Jan. 2020 – 08 May. 2020)

Under this program, I have received classes in communication skills, reading, writing, and grammar at the University of Central Missouri's English language institute.

National financial literacy program *National Institute of Banking and Finance* (11 May. 2020 – 08 Jun. 2020)

- It was a project by the state bank of Pakistan in collaboration with the National Institute of banking and finance.
- Earned basic financial knowledge.

Functional English Language Course *Air University, Islamabad.* (16 Jul. 2018 – 16 Aug. 2018)

- It was a one-month English language development course organized by the Center of professional development (CPD).
- Received classes of speaking, listening, reading, and writing.

Future Generation Leaders Program *National University of Modern Languages, Islamabad.* (07 Mar. 2018 – 26 April. 2018)

- A one and half months of training to enhance leadership skills.
- Did several activities including public speeches and group activities.
- Learned about team lead, team building, positive socialization in an organization, management of time, workload, positive psychology, and emotional intelligence.

HONORS AND AWARDS

- Certificate of appreciation from director of international office at HSE university for contribution to the expansion of Pakistani students community.
- Certificate of appreciation for organizing Bazm-e-Adab at HSE University.
- Certificate of appreciation for organizing Welcome party for new Pakistani student at HSE University.
- Certificate of appreciation for participation in Unity Fest at HSE University.
- Certificate of appreciation for participation in a promotional video of HSE University representing international students.
- Certificate of appreciation for volunteering at Pakistani movie Night at HSE University.
- First position in "Corporate storytelling competition."
- Roll of honor for brilliant performance in academics in college.
- 100% Attendance award in college.
- Most valuable volunteers award from MO Volunteers, USA.
- Most active members award from MO Volunteers, USA.
- Certificate of appreciation for participation in the 2020 international essay contest for young people.
- Certificate of appreciation for volunteering in an event of "Read Pakistan."
- Certificate of appreciation for participation in 2nd youth advocacy forum.
- Ambassador recognition certificate from Leo multiple districts 305.
- Merit certificates in secondary school education.