

LAIBA SAGHEER
Rawalpindi, Pakistan
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PROFESSIONAL SUMMARY

A high-achieving Islamic Banking and Finance graduate with a CGPA of 3.83/4.00 from the International Islamic University. Possesses deep specialization in Shariah-compliant financial instruments, supported by 13+ professional certifications in Islamic Law of Contract, Risk Management, and Fintech. Experienced in practical operations through a Global Internship at AlHuda CIBE, I am committed to driving ethical growth and Shariah innovation within the banking and corporate sector.

EDUCATION

POST-GRADUATION:

2026-Present	Bahria University MS Finance (In Progress)	Islamabad
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GRADUATION:

2021-2025	International Islamic University BS Islamic Banking and Finance (BS IBF) CGPA 3.83/4	Islamabad
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INTERMEDIATE:

2017-2019	Islamabad Model College for Girls (Postgraduate), G-10/4 ICS (Mathematics, Computer, Physics) Grade C	Islamabad
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MATRICULATION:

2015-2017	Islamabad Model school for Girls (VI-X), I-10/4 Computer Science (Mathematics, Computer, Chemistry, Physics) Grade A	Islamabad
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PROFESSIONAL EXPERIENCE

AlHuda Center of Excellence for Islamic Banking and Finance | Mar 2025 – May 2025

Intern – Global Internship Program

- Executed a 2-month Global Internship focusing on Shariah-compliant microfinance and banking operations.
- Gained practical insights into Islamic financial products and achieved "Excellent Performance" ratings.
- Assisted in researching market trends and analyzing financial documents to support Shariah governance.

PROFESSIONAL DEVELOPMENT & CERTIFICATION

Al Sadiq (A.S) Institute of Islamic Banking, Finance & Takaful

(Courses Recognized by Skill Development Council, Government of Pakistan)

- **Shariah & Economic Foundations (2025):** Islamic Law of Contract (With Contemporary Application)

Islamic Economic System: Promoting Justice, Equity, and Sustainability

Riba: Types, Prohibitions in Quran & Hadith, and Modern Way-outs

Business Ethics in Islam

- **Banking Operations & Risk Management (2025):**

International Trade Finance: Introduction, Challenges, and Opportunities

Islamic Treasury Management

The Power of Risk Management: From Uncertainty to Stability

- **Capital Markets & Financial Inclusion (2025):**

Fixed Income and Equity Market

Financial Inclusion Through Asset Management: Expanding Access to Products

Green Mudarabas: Financing Through Islamic Sustainable Structures

- **Emerging Trends & Fintech (2025):**

Role of Artificial Intelligence (AI) in Islamic Banking

Future of Digital Assets in Pakistan: Cryptocurrencies, CBDCs, and Blockchain

National Institute of Banking & Finance (NIBAF)

(Subsidiary of State Bank of Pakistan)

- **AML/CFT Seminar: Pakistan's Compliance to FATF Recommendations on Money Laundering and Terrorist Financing (Dec 30, 2021).**

CORE SKILLS & COMPETENCIES

- **Academic Proficiency:** Strong command of Mathematics, Statistics, and Computer Science fundamentals.
- **Advanced Technical Skills:** Proficient in Microsoft Office Suite (Expert Excel for data modeling, Word for report writing, and PowerPoint for presentation).
- **Digital Literacy:** Solid understanding of Modern Fintech, AI in Banking, Digital Assets.
- **Administrative Expertise:** Skilled in financial documentation, record-keeping, and analyzing complex data sets.
- **Language & Communication:** Excellent bilingual communication (English and Urdu) with a focus on professional ethics and clarity.
- **Analytical Thinking:** Proven ability to conduct research, interpret statistical data, and provide ethical, evidence-based solutions.