



Richad Soundardjee

Group Chief Regional Officer, Societe Generale – Middle East

Regional Chief Executive Officer, Societe Generale Dubai

Richad joined Societe Generale in 1994. Until 2002, he built an equity capital markets expertise through various senior positions covering clients in France, South East Asia and Northern Europe. In 2003, he joined Societe Generale's bond syndication department to head-up the private placement activity of the bank, which he developed and expanded as a leading platform in various products and geographies, with a particular focus on emerging markets currencies.

From 2009, Richad was Head of Global Capital Markets, overseeing the CEEMEA region for Societe Generale Corporate & Investment Banking. In October 2013, Richad was appointed Group Chief Region Officer for the Middle East and Chief Executive Officer of Societe Generale Dubai. By capitalizing on Corporate & Investment Banking, Private Banking and Securities Services activities in the region and thanks to his 20 years of experience in capital markets.

Richad Soundardjee aims to further develop Societe Generale's businesses and presence in the Middle East and in the Gulf countries in particular. Richad Soundardjee holds an MSc in International Finance from HEC, a degree from the French National Institute of Telecommunications and a Master of Management degree from Paris Dauphine University.



Hanane Arif

Business Development Officer, Societe Generale – Middle East

Ms. Hanane Arif is a business development and marketing professional with over 20 years of experience spanning Europe, the Middle East and the Pacific region. Recognized for her ability to lead teams, build meaningful relationships with stakeholders, and help companies become more profitable, she has provided guidance to C-level executives in a wide range of sectors.

Joining Societe Generale in 2008, Hanane has worked at various echelons in the bank, from supporting the Corporate and Financial Institutions Teams, to managing strategic relationships with high net worth clientele in Private Banking. In her current role, Hanane leads the strategic and operational marketing and the communications for Societe Generale Middle East and serves as the regional coordinator for the Private Banking Teams in Europe (Switzerland, Luxembourg, France, UK and Monaco)

Prior to her career in the financial sector, Hanane co-founded a construction company helping New Caledonia meet its ambitious goal of providing state-of-the-art medical facilities to its citizens. Hanane is a mentor and advocate for female-owned SMEs.

She is Taskforce Member of the UN's Women's Empowerment Principles and an active member of the Dubai Women Business Council. Hanane is a thought-leader in financial literacy and inclusion of woman in the workplace across the GCC.



Charles-Emmanuel de Beauregard

Director, Structured Finance – Middle East

Charles-Emmanuel joined SG's Dubai Office in summer 2014 to cover Export and Asset Finance in the Gulf and the Middle East. He has been involved in several landmark transactions across various industries such as Transportation (RTA/DoF Dubai, UASC, Oman Shipping Company), Media & Telecom (GlobalFoundaries, Mobily), Metals & Mining (SULB Bahrain), Power (EEHC, EETC), Oil & Gas (Liwa Plastics), Food (Almarai) and Sovereign deals.

Prior to moving to Dubai, he worked in Paris during 4 years in SG's Export Finance department to cover and develop the Bank's Structured Export Finance business in the Gulf.

Charles-Emmanuel was previously a Director in the Americas and Asia Group, a Coverage Division of SG, in charge of North American & Asian companies for their operations in Europe, the Middle East and Africa.

Before joining SG, Charles-Emmanuel spent five years with Citibank (Paris Office) and five years at Crédit Lyonnais, in Paris and in Asia, where he was in charge of the relationship with large CAC 40 French corporates.

Over his 22-year career, Charles-Emmanuel has been involved in numerous corporate and investment banking transactions including M&A, structured financing, capital markets, asset finance, structured investments and general corporate finance.

Charles-Emmanuel graduated from EM Lyona, a French Business School, in 1995. He also holds a Master in Business Law from the University of Lyon III.



Arvind Raman

Director, Financial Institution Group – Middle East

Arvind is a Director within the Financial Institutions Department of Societe Generale Dubai, with responsibility for the Global relationship with Financial Institutions in the Gulf Region and Egypt.

Arvind joined Societe Generale Corporate Investment Banking in 2008 and has over 18 years of experience in the GCC banking sector.

Prior to joining Societe Generale , Arvind spent 7 years at BNP Paribas, Bahrain, where he was Deputy Regional Manager in the Financial Investment Group department.

Arvind has extensive knowledge of the Financial Institutions sector in the GCC, having done business with Conventional & Islamic Banks, SWFs, Central Banks, Insurance Companies and Asset Managers.

His experience ranges across a number of products areas that are relevant to Financial Institutions such as Loan Syndications, DCM, Global Markets products, Investment Solutions and Correspondent Banking.



Ishaq Dadabhoy

**Director and Head of Islamic products– Societe Generale
Dubai**

Ishaq Dadabhoy joined SG's Dubai office in July 2017 as a Director and Head of Islamic products. Ishaq's core responsibility is to provide SG the Islamic platform and capability to service our clients, both through global market activities and funding solutions.

Prior to joining SG, Ishaq was a founding team member of Quantum Capital Limited which Ishaq eventually managed as the Senior Executive Officer. Whilst at Quantum, Ishaq oversaw and managed various aspects of business and investment management on behalf of Quantum's largest shareholder, Tharawat Holding (private holding office of His Royal Highness Prince Turki Bin Salman Bin Abdulaziz Al Saud). Whilst at Quantum, Ishaq was also actively involved in the launch of the landmark ALIF Fund, a US\$5bn Shariah compliant aircraft leasing fund in partnership with Airbus and Islamic Development Bank.

Prior to Quantum, Ishaq held the Head of Islamic Finance role at Standard Bank Plc and completed several billion dollars worth of Islamic financing transactions. Ishaq has also held roles with Maybank and Ernst & Young.

Ishaq brings a wealth of Islamic banking experience having worked on Islamic financing transactions that ranged from bilateral, syndicated facilities and sukuks

Ishaq graduated with a BSc in Business from the University of North London and holds a post graduate certificate in International Finance from Westminster University





Julien De Oliveira

**Private Banker at SG Private Banking Luxembourg
SGH Warsaw School of Economics**

Mission : Global customers advisor for North Africa and Middle East Area, investment proposals and execution (stocks, bonds, funds, structured products). Portfolio optimization regarding the investment profil, Loan / Lombard, Wealth Planning, Life Insurance.

Julien join societe Generale in 2007, he is an expert at Structured Products Sales (Equities, Rates, FX, Commodities) :

SG Private Banking Luxembourg

Coordination of the secondary market

- Purchasing/sale of structured products, pricing, explanation of valuations.
- Proposals for arbitration, roll, restructuring.
- Issue of new products and promotional activities for private banking entities.



Sonia Tfifha

Private Banker - Societe Generale Middle East

Sonia TFIFHA has over 15 years experience in the field of Finance. Sonia joined Société Générale Bank and Trust in 2011 as Head of the projects department for the Securities Services business line.

Sonia moved to Société Générale Private Banking in 2014 and was appointed as Private Banker in charge of the Middle East customers.

Prior to joining Société Générale, Sonia had been senior consultant and worked with main French banks on strategic projects.

Sonia Studied at the Polytechnic School of Tunisia, obtaining an Engineer diploma with economic major, and at the Management School of Strasbourg, obtaining a master degree in Islamic finance.”