

MUHAMMAD JAMIL



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 MJAMILRAJKHAN@GMAIL.COM

CAREER OBJECTIVES

Experienced Finance Director and Finance Manager with extensive experience in financial management, accounting, and corporate finance, seeking a challenging and growth-oriented position in a reputable organization. Committed to leveraging expertise in financial planning, budgeting, cost control, and process optimization to drive organizational performance. Adept at implementing strategic financial operations that enhance profitability, improve productivity, optimize cash flow, and foster sustainable revenue growth. Passionate about introducing innovative financial solutions, streamlining business processes, and supporting corporate vision while contributing to socio-economic development and operational excellence.

Skills & Competencies

- Financial Planning & Budgeting
- Financial Analysis and Forecasting
- Managing Financial Operations
- Tax Management and Filing
- Cost Management & Control
- Strong Technical Accounting Skills
- Foodics Accounting & Console POS
- Foodics HR and Payroll
- MUDAD Payroll System
- Business Growth and Enhancement
- Franchise Creations and Control
- ROI and Profitability Management
- Award Best Finance Manager 2023
- Odoo ERP Accounting
- Odoo ERP Sales & Purchase
- CubeERP Accounting Sys
- QUICKBOOKS Accounting
- Al Rida's Accounting Sys
- SMACC Accounting
- SOCPA Certified
- Reconciliation's Solutions
- HMS and NPHIES
- Consultation of New Potentials
- SOCPA (Valid Member)
- Regulatory Compliance
- Analytical & Interpersonal Skill
- Cash Flow Management
- Vendor identifications
- Continuous Improvement
- Financial Reporting Support
- Tax Compliance (VAT)
- Multiple Project Management
- Insurance Claims and Audit
- Branding and Promotions
- Experience Multi-nature Co
- Structuring Professional Dept.

CAREER PROGRESSION

WAHAT AL SHIFA MEDICAL GROUP KSA

Jan 2025 to till Present

مجمع واحة الشفاء الطبي

Director of Finance

Professional Duties, Responsibilities & Key Achievements

Financial Reporting & Analysis

- Compile monthly, quarterly, and annual financial statements, improving reporting accuracy and timeliness by meeting the deadlines.
- Deliver executive-level dashboards and financial insights that support data-driven decision-making.

- Perform comprehensive cost analysis for hospital departments and services, enhancing cost visibility across **all major service lines** (surgery, radiology, labs, dental, and pharmacy).
- Track profitability by service line through HMS, contributing to **margin improvement initiatives**.
- Analyze early-payment discounts, claim rejections, and volume-based adjustments to optimize net revenue.

Insurance & Revenue Cycle Coordination

- Collaborate with the Insurance Director and team to manage the NPHIES platform and ensure full compliance.
- Support insurance accountants in claims submission, reconciliation, and payer follow-up, helping reduce denial rates and accelerate collections.
- Coordinate with marketing managers on private-sector contracts and pricing.
- Work with the recovery team to follow up on outstanding receivables, contributing to improved collection efficiency and a reduction in **AR days**.
- Monitor key RCM KPIs, including denial rates, charge capture accuracy, and overall collection performance.
- Ensure compliance with CCHI and insurance regulatory requirements.

Taxation & Regulatory Compliance (KSA)

- Oversee **VAT** and **ZATCA** requirements, including tax invoice issuance, e-invoicing compliance, and timely submissions.
- Ensure adherence to **MOH**, **CCHI**, **GAZT**, and local financial regulations.
- Prepare IFRS-compliant financial statements.
- Coordinate internal and external audits to strengthen governance and internal controls.

Strategic Financial Leadership

- Support the CEO and Board in shaping long-term financial strategy and organizational growth plans.
- Conduct feasibility studies for new services, expansion projects, and major medical equipment.
- Evaluate ROI for capital investments, ensuring optimal resource allocation.
- Provide financial documentation for accreditation processes such as **CBAHI**.

Cost Control & Operational Efficiency

- Implement cost-reduction initiatives that enhance efficiency without compromising patient care quality.
- Monitor operational expenditures to identify inefficiencies and propose corrective measures.
- Strengthen financial oversight across procurement and supply chain activities, including contract evaluation, vendor performance, and inventory optimization.
- Track consumables and medical supply costs to support inventory discipline.

Financial Planning, Budgeting & Forecasting

- Develop and manage annual operating and capital budgets, aligned with hospital strategy.
- Prepare multi-year financial forecasts to support long-term financial sustainability.
- Conduct variance analysis and recommend actions to maintain budgetary control.
- Present financial performance reports to leadership and board committees.

Treasury & Cash Flow Management

- Manage cash flow, liquidity, and banking relationships to ensure operational stability.
- Forecast cash needs and ensure timely payments to vendors and stakeholders.
- Oversee patient deposits, refunds, and cash reconciliation processes to maintain financial accuracy.

Payroll & Staff Accounting

- Supervise payroll processing, benefits administration, and employee financial records.
- Ensure full compliance with Saudi Labor Law and GOSI regulations.
- Maintain precise accounting of allowances, overtime, incentives, and staff-related expenses.

Cross-Functional Collaboration

- Maintain strong coordination with the Revenue Cycle Head, Insurance & Claims Manager, and other department leaders to align financial performance with operational goals.

KARAZ ALBUN FOR COFFEE & ROASTRY KSA

Dec 2023 to Dec 2024

مؤسسة كرزالبين للقهوة و محمصة

Director of Finance

Professional Duties, Responsibilities & Key Achievements

- Oversee **full-cycle accounting operations**, ensuring accurate maintenance of financial records and IFRS/GAAP-compliant and reporting.
- **Lead financial forecasting, investment planning, budgeting, and cost-control initiatives**, contributing to measurable improvements in cost efficiency and margin performance.
- Ensure that all books, records, and accounts are accurately maintained and fully reflect the financial activities and assets of all restaurants, outlets, and branches.
- Develop **and drive the restaurant group's financial strategy** by providing high-quality financial analysis and recommendations aligned with corporate goals.
- Maintain transparent, effective communication with owners, partners, government auditors, external auditors, business partners, and regulatory authorities, supporting stronger governance and compliance.
- Provide financial training across restaurants, cafés, outlets, and branches to enhance the financial literacy of staff and management, serving as a **mentor and coach** to both finance teams and non-financial managers.
- Maintain updated records of staff education, training, competencies, and experience to support performance evaluation and regulatory readiness.
- Ensure responsibilities, roles, and authorities are properly defined, communicated, and aligned with organizational structure.
- Develop **individual development plans (IDPs)** for team members to support continuous improvement and future career growth.
- Execute special assignments from regional or corporate teams and consistently deliver high-quality results within required deadlines.
- Oversee all **risk, audit, and compliance** activities to strengthen internal controls and mitigate financial exposure.

- Establish robust cash management controls, prepare monthly cash flow forecasts, and recommend corrective actions to maintain optimal liquidity.
- Manage cash requirements and coordinate funding needs with owners to ensure smooth operational financing.
- Ensure all balance sheet accounts are fully reconciled on a monthly basis, with discrepancies promptly investigated and resolved.
- Review and approve balance sheet reconciliations in full compliance with corporate policies.
- Oversee the Finance and Accounting function across all restaurants and branches to ensure smooth operations and timely delivery of accurate financial and management reports.
- Recommend major financial objectives and long-term goals to senior management based on performance insights and strategic needs.
- Draft and maintain accurate annual financial statements in accordance with IFRS requirements.
- Generate and review analytical performance reports with operations teams to minimize variances versus budget and prior year, including menu engineering, profit margin analysis, flow-through analysis, and payroll structure optimization.
- Ensure all capital purchases and disposals comply with company policies; review management and depreciation reports for accuracy and completeness.
- Prepare **ROI evaluations** for capital development projects and present findings to management for informed decision-making.
- Maximize return on invested funds by identifying new investment opportunities and maintaining productive relationships with asset management partners.
- Provide monthly financial reporting to the CEO, Board Members, and Partners in line with governance requirements.
- Work closely with the General Manager and Executive Committee as a **strategic business advisor and risk consultant**, contributing to operational and financial excellence.

AGAPE LOUNGE RESTAURANT & CAFÉ KSA

Dec 2021 to Dec 2023

اغابي لاونج مطعم وكافية

Finance Manager

Agape Lounge is one of Taif's most recognized African-cuisine restaurants. I was responsible for establishing and developing the Finance Department, implementing IFRS- and GAAP-compliant financial policies, and building the company's complete financial structure from the ground up.

Professional Duties, Responsibilities

1. **Oversaw the financial health of the organization**, including budgeting, forecasting, cash management, and full *financial* reporting.
2. **Prepared monthly, quarterly, semiannual, and annual financial statements**, along with variance analysis and performance dashboards for senior management.
3. Coordinated with external audit firms to set audit schedules, prepare working papers, and ensure proper reconciliations.
4. Supported external auditors throughout year-end audits by providing required documentation, improving audit efficiency by **~25%**.
5. Developed and enforced financial policies and ensured regulatory compliance while liaising with banks, auditors, and tax authorities.

6. Analyzed financial discrepancies and implemented corrective solutions, reducing recurring issues by **30%**.
7. Monitored expenditures, analyzed revenue trends, and identified budget variances for management review.
8. Evaluated financial data and provided analytical insights to support strategic and operational decision-making.
9. Reviewed departmental work processes, recommending efficiency improvements and better resource utilization.
10. Prepared and presented financial reports and strategic recommendations to senior management, group finance, and key stakeholders.
11. Reviewed and approved all payments, including supplier settlements, payroll transfers, and staff reimbursements.
12. Verified and validated payroll prepared by HR, ensuring accuracy and compliance.
13. Ensured timely processing of all financial transactions: payroll, accounts payable, and accounts receivable.
14. Stayed up to date with regulatory changes, industry trends, and best practices to maintain compliance.
15. Monitored and recorded all financial transactions in accordance with company policies and IFRS.
16. Ensured all month-end and year-end entries were accurately posted to the GL.
17. Maintained the integrity and authenticity of accounting transactions in line with IFRS requirements.
18. Monitored cash flow, managed liquidity risks, and recommended improvements—strengthening cash control by **20–25%**.
19. Identified cost-saving opportunities and areas of financial risk, contributing to measurable expense reductions.
20. Conducted risk assessments and recommended mitigation strategies to protect financial assets.
21. Evaluated accounting systems and provided IT-related recommendations to enhance automation and system efficiency.
22. Performed financial modelling and sensitivity analysis to assess investment opportunities and business scenarios.
23. Implemented cost-saving initiatives and enhanced financial reporting transparency.
24. Managed the overall financial reporting cycle, ensuring timely, accurate, and audit-ready statements.
25. Supported fixed-assets accounting, including capitalization, depreciation, and disposals.
26. Ensured accurate provisions for Zakat and VAT, and compliance with ZATCA requirements.
27. Developed and implemented financial policies, procedures, and internal controls to strengthen governance.
28. Collaborated with cross-functional departments to provide financial insights supporting operational decisions.
29. Presented financial results and strategic insights to board members, shareholders, and joint-venture partners.
30. Coordinated with the Central Cash & Treasury team on operating cash flow and fund management.
31. Prepared financial reports for internal and external stakeholders, including lenders and partners.
32. Supervised daily finance operations and coached finance team members.
33. Monitored expenditure trends, analyzed revenue performance, and provided variance reports with action plans.
34. Provided financial guidance and monitored KPIs to drive business performance.
35. Worked with functional teams to gather operational metrics and convert them into actionable financial insights.
36. Investigated budget discrepancies and recommended corrective actions to maintain cost discipline.
37. Resolved financial discrepancies through structured analysis and root-cause identification.
38. Ensured proper accounting of all revenue and receipts and verified deposit completeness.
39. Conducted cost-to-serve analysis and enhanced visibility of financial KPIs to improve accountability.
40. Managed national tax reporting and supervised preparation of Zakat, VAT, and other tax payments.

BOHOO RESTURANT KSA

مطعم بوهو الطائف

20 July 2019 to 22 Dec 2021

Finance Manager

Professional Duties, Responsibilities

1. **Managed daily financial operations** and activities, preparing reports in compliance with IFRS to monitor, track, and evaluate restaurant performance.
2. **Oversaw month-end accounting activities**, including journal entries and account reconciliations, ensuring timely and accurate closure.
3. Coordinated with the finance team to complete accounting tasks within deadlines, improving reporting efficiency by **20%**.
4. Prepared and submitted **quarterly VAT returns to GAZT** and ensured compliance with local tax regulations.
5. Conducted **comprehensive financial analysis** of business units, including revenue, expenses, profitability, and cash flow, enabling data-driven strategic decisions.
6. Served as a **mentor and role model** for the leadership team, fostering a culture of continuous improvement and operational excellence.
7. Analyzed **budget variances**, investigated discrepancies, and recommended corrective actions, reducing recurring errors by **30%**.
8. Prepared and presented detailed financial reports, insights, and recommendations to senior management, group finance, and key stakeholders.
9. **Managed working capital** for accounts receivable, accounts payable, inventories, cash, and bank balances, optimizing liquidity and operational efficiency.
10. Identified and implemented **process improvements** to enhance efficiency and accuracy in financial operations.
11. Supported HR in administrative and financial tasks, including **municipality card renewals, Iqama processing, medical insurance, and payroll-related activities**.
12. Managed GOSI-registered employee accounts, including salary payments, bank coordination, and compliance-related activities.

HABIB INVESTMENT COMPANY KSA

24 Feb 2017 to 15 July 2019

شركة حبيب الاستثمارية

Finance Manager

Worked closely with external auditors (Saudi Accounting & Audit Services for 2017, and Dagistani Accounting & Audit Company for 2018–2019) to prepare consolidated financial statements for multiple companies under the group.

Professional Duties, Responsibilities & Key Achievements

1. Generated **accurate financial reports and statements** for senior management, enabling data-driven decision-making.
2. Prepared **monthly, quarterly, and annual financial statements**, including variance analysis and performance dashboards, improving reporting timely.

3. Ensured all accounting entries were properly documented, validated, and compliant with IFRS and local accounting standards.
4. Monitored and managed the **financial health of the company**, including budgeting, forecasting, cash flow management, and timely month-end, quarter-end, and year-end closings.
5. Coordinated with the finance team to ensure completion of all accounting tasks within deadlines, increasing process efficiency as much as possible.
6. Liaised with tax consultants to ensure compliance with KSA tax regulations, including **VAT and Withholding Tax (WHT)**.
7. Verified and ensured accuracy of **payroll for all KSA employees**, fully compliant with internal policies and Saudi labor law.
8. Ensured compliance with Saudi financial regulations, accounting standards, and tax laws.
9. Developed, monitored, and updated **financial plans, budgets, and forecasts** in collaboration with department heads, enhancing financial visibility.
10. Established and maintained **internal controls** to safeguard company assets and ensure the integrity of financial records.
11. Managed and coordinated the preparation of **consolidated financial statements and management reports**.
12. Actively participated in **strategic planning**, including annual budgets, forecasts, and long-term strategic initiatives.
13. Conducted **periodic spot-checks** on General Cashiers' and Outlet Cashiers' floats, as well as warehouses, cold stores, chillers, and dry stores.
14. Identified opportunities for **operational optimization, cost reduction, and process improvement**, improving profitability and efficiency.
15. Monitored and tracked **actual financial performance against budgeted targets**, providing regular management updates.
16. Ensured timely **collection from debtors**, reducing overdue receivables by **20%**.
17. Managed all **month-end processes, journal entries, and reconciliations** across KSA offices.
18. Implemented **process improvements** to enhance efficiency and accuracy of financial operations.
19. Managed **day-to-day finance operations** of KSA offices, ensuring smooth operations across multiple units.
20. Prepared **cash flow statements** and monitored fund movements to maintain liquidity and operational stability.
21. Supported top management in **strategic decision-making** by providing financial insights, scenario analyses, and feasibility studies.
22. Monitored and maintained **corporate insurance policies**, ensuring compliance and coverage adequacy.

Centre of Management and Applied Sciences

(Sister Company of HABIB INVESTMENT COMPANY)

Education Coordinator & Marketing Specialist

Professional Duties, Responsibilities & Key Achievements

1. Coordinated **student registrations** and enrollment processes with partner universities in the UK for MBA and BBA programs, increasing enrollment efficiency by **25%**.
2. Conducted **orientation sessions and classes** for MBA and BBA students, ensuring smooth academic integration.
3. Recruited and managed **Ph.D. lecturers for MBA modules** and master's-level lecturers for BBA programs, maintaining a high-quality teaching standard.

4. Maintained **accurate student records**, program schedules, and course data to ensure compliance with partner university requirements.
 5. Managed the distribution and collection of **assignments and assessments**, coordinating grading with lecturers and submitting results to UK universities on time.
 6. Created and managed **contracts for lecturers** and training program staff, ensuring clear terms and compliance.
 7. Developed team capabilities through **technical and behavioral skills training**, enhancing overall department performance by **20%**.
 8. Organized and conducted **seminars, orientations, and marketing events** to promote MBA and BBA programs, contributing to increased program visibility.
 9. Provided **student support**, resolving academic and administrative issues to improve retention and satisfaction rates.
 10. Managed **exam administration**, including seating plans, invigilation, and acting as Chief Invigilator, ensuring compliance with university standards.
 11. Coordinated the secure collection and shipping of exam scripts to UK universities via DHL, maintaining **100% on-time submission compliance**.
 12. Prepared and monitored **activity schedules** in alignment with UK university timelines and academic requirements.
 13. Conducted **training and mentoring** for the business and sales team to strengthen skills and performance.
 14. Led departmental operations, effectively coordinating documentation, reporting, and administrative duties to optimize workflow.
 15. Set and managed **team and student performance targets**, tracking KPIs and reporting weekly progress to directors and university partners.
 16. Acted as a **liaison** between curriculum directors, accredited universities, and internal departments to ensure smooth operations and compliance with academic standards.
 17. Developed **short- and long-term strategic plans** for education programs and marketing initiatives, driving measurable growth and operational efficiency.
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GT Auto Centre LLC Dubai UAE

19-01-2015 to 05-03-2016

ACCOUNTANT

Professional Duties, Responsibilities & Key Achievements

- Oversaw **three key company operations**: Service Department, Body & Paint Department, ensuring operational efficiency and quality standards.
- Managed **workforce planning, team building, and employee motivation**, improving productivity and staff engagement.
- Maintained **financial control of the business**, including P&L monitoring, cash flow management, and reporting directly to owners, contributing to **consistent profitability growth**.
- Directed **site development and compliance** with UAE Municipality regulations, ensuring smooth operations and regulatory approval.
- Supervised **daily sales transactions** and reconciliations across all payment methods (cash, credit/debit cards, bank transfers, and cheques), ensuring **maximum accuracy in financial records**.
- Handled **customer service**, resolving complaints and addressing concerns to maximize satisfaction and retention.
- Prepared **estimates, quotations, and job cards**, improving turnaround time for customer approvals.

- Diagnosed vehicle issues using **computerized testing systems**, ensuring accurate service recommendations and minimizing repeat visits.
- Managed **overall cash inflows and outflows**, optimizing liquidity and operational efficiency.
- Oversaw **insurance LPOs, claims, and related income**, ensuring timely processing and reimbursement.
- Monitored **gross profit and net profit**, implementing strategies to maximize profitability.
- Prepared **employee contracts, payroll, annual leaves, and allowances**, maintaining compliance with labor regulations.
- Compiled **monthly financial statements and positions** to provide management with actionable insights.
- Led **employee recruitment and visa processing**, streamlining onboarding and ensuring workforce availability.
- Maintained comprehensive records of all vehicles serviced, including **customer records, monthly vehicle lists, and departmental reports** for GT's Mechanical Department.

Previously held positions

IDEAS SMART MARKETING

Business Development Officer cum Finance Manager

Worked at **Ideas Smart Marketing (Pvt) Ltd** Blue Area Islamabad Pakistan as **Business Development Officer cum Finance Manager** from 1st October 2020 to 21st December 2021

Professional Duties, Responsibilities & Key Achievements

1. Supervised and led the **accounting and finance team**, fostering a collaborative and high-performance work environment, improving team efficiency.
2. Provided mentorship and professional development support to team members, enhancing skills and accountability.
3. Developed, implemented, and monitored **budgeting and forecasting processes**, ensuring alignment with strategic business goals.
4. Analyzed financial data and trends, providing actionable insights for **strategic decision-making and operational improvements**.
5. Conducted periodic **internal audits** to identify discrepancies and implement corrective actions, reducing errors by **15%**.
6. Managed all **tax-related activities**, ensuring compliance with local tax regulations and minimizing exposure to penalties.
7. Coordinated with **external auditors** for statutory and tax audits, ensuring timely and accurate submissions.
8. Provided **financial performance analysis**, supporting senior management in business planning and growth initiatives.
9. Implemented and maintained **financial reporting systems**, improving reporting accuracy and efficiency.
10. Oversaw day-to-day financial operations, including **accounts payable, accounts receivable, and payroll**, ensuring accuracy and timeliness.
11. Streamlined and enforced **financial processes and internal controls**, enhancing operational efficiency and reducing risk.
12. Managed the **budgeting and forecasting cycle**, tracking actual performance against targets.
13. Monitored expenditures, analyzed revenues, and identified **budget variances**, reporting findings to management for corrective action.
14. Maintained timely communication with **investors and stakeholders**, supporting transparency and informed decision-making.

15. Developed and implemented financial procedures aligned with the company's **vision and mission**, ensuring operational consistency.
 16. Generated **financial statements and reports** for management review, supporting informed strategic decisions.
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SALES CUM JUNIOR ACCOUNTANT

from 1-January-2011 to 31-Oct-2014

Subhan Computer Technology

Professional Duties, Responsibilities & Key Achievements

1. Maintained **accurate financial records**, ensuring compliance with accounting standards and internal policies.
 2. Identified **new business opportunities** and executed targeted marketing strategies to expand customer base, contributing to **increased sales revenue**.
 3. Assisted in **payroll administration**, ensuring timely and accurate salary disbursement.
 4. Managed **confidential company and client information** with integrity and discretion.
 5. Prepared **tax computations and returns**, ensuring compliance with local tax regulations.
 6. Initiated **customer contact** via visits or calls to generate leads and establish relationships.
 7. Promoted products and services to **government and non-government organizations**, expanding market presence.
 8. Identified **customer-specific needs** and formulated tailored business proposals.
 9. Arranged and participated in **client meetings**, presenting solutions aligned with customer requirements.
 10. Ensured **timely delivery of products and services** and conducted post-delivery follow-ups to ensure customer satisfaction.
 11. Prepared **sales reports** by analyzing and summarizing data, supporting management in decision-making.
 12. Conducted **market research** on trends and competitor products to inform sales strategies.
 13. Provided **technical support and troubleshooting**, as well as graphic designing services, enhancing customer experience and service quality.
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IT INSTRUCTOR / TRAINER

from Sep-2008 to Feb-2009

Vertex College of Science & Technology Oghi

Professional Duties, Responsibilities & Key Achievements

1. Delivered **computer and AutoCAD instruction** to DAE students, enhancing technical skills and practical knowledge.
2. Developed and conducted **quizzes, tests, presentations, and research assignments** to assess student understanding and performance.
3. Designed and maintained a **modern, engaging learning environment** to foster academic growth and scientific inquiry.
4. Taught **short-term and long-term computer courses**, ensuring students gained hands-on experience with relevant software and technologies.
5. Provided **personalized guidance and mentorship** to students, improving learning outcomes and skill application.
6. Collaborated with faculty to **update course content** in alignment with industry trends and technological advancements.

Intern – Zarai Taraqiyati Bank Limited (Government of Pakistan)

Oghi Branch, Mansehra, Pakistan | Six-Week Internship

Key Responsibilities and Learning Outcomes

1. Gained **practical exposure to banking operations**, including customer service, account management, and transaction processing.
 2. Assisted in **daily branch operations**, enhancing understanding of financial procedures and compliance requirements.
 3. Learned and supported **loan processing, documentation, and verification procedures** under the guidance of senior banking staff.
 4. Developed **basic financial analysis and reporting skills**, contributing to operational efficiency of the branch.
 5. Observed and participated in **cash handling, deposits, withdrawals, and reconciliations**, ensuring accuracy and adherence to bank policies.
 6. Gained **insight into government banking services** and agricultural financing schemes offered by Zarai Taraqiyati Bank Limited.
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Intern – Muslim Commercial Bank Ltd

Oghi Branch, Mansehra, Pakistan | Six-Week Internship

Primary Responsibilities and Learning Outcomes

1. Assisted in **processing routine account transactions**, ensuring accuracy and adherence to bank policies.
2. Supported the opening of **new savings and checking accounts**, providing guidance to customers through documentation procedures.
3. Guided customers in completing **deposit and withdrawal slips** and verified identification for compliance.
4. Provided assistance with **debit and credit card inquiries**, enhancing customer satisfaction.
5. Delivered **excellent customer service** by greeting clients warmly and directing them to appropriate personnel.
6. Managed **loan payments, cash checks, and verifications of KYC documentation** to maintain regulatory compliance.
7. Promoted **bank products and services**, contributing to customer awareness and engagement.
8. Recorded and maintained **accurate transaction records**, supporting branch reporting and operational efficiency.
9. Assisted in **foreign currency exchange operations**, ensuring accurate calculations and compliance with regulations.
10. Conducted **cash counting at the start and end of shifts**, and reconciled cash, currency, and cheques in the cash drawer, ensuring error-free operations.
11. Coordinated and reported to the **branch manager** regarding daily operations, discrepancies, and customer service activities.

EDUCATION AND CREDENTIALS

Master of Business Administration (MBA – Finance) <i>University of Macklin Ford - USA</i>	INPROGRESS
Bachelor of Business Administration (HONS-Finance) <i>Hazara University Mansehra Pakistan</i>	2014
Diploma in Commerce <i>Khyber Pakhtunkhwa Board of Technical Education</i>	2010
Matriculation <i>Board of Intermediate & Secondary Education Abbottabad</i>	2008

COMPUTER & OTHER PROFICIENCY

- Saudi Organization for Auditors and Accountants SOCPA (Valid Member)
- CubeERP (Business Management)
- Alrida Accounting Management
- Social Media Marketing
- HR Support and coordination
- Microsoft Access Database
- SOCPA (Certificate of Temporary Accounting Technician KSA)
- Basic Computer Concepts
- Microsoft Window 7,8,10 ,11
- Microsoft Excel (Expert Level)
- Microsoft Power Point 7,10,13
- Odo ERP Accounting
- QuickBooks Accounting & FOODICS (F&B Management)
- SMACC Accounting
- Interior Designing, Decoration
- Mobile GSM Course
- Inpage (Arabic/Urdu)
- Driving License (KSA & Pakistan)

PERSONAL INFORMATION

Father's Name : *Muhammad Hamayoun*
Date of Birth : *7/10/1989*
Sex : *Male*
Marital Status : *Married*
Nationality : *Pakistani*
Iqama No : *2514878681*
Iqama Status : *Valid and Transferable*

LANGUAGES:	SPOKEN	WRITING	READING
English	Excellent	Excellent	Excellent
Arabic	Good	Good	Good
Urdu/Hindi	Excellent	Excellent	Excellent

QR of CV English



QR للسيرة الذاتية باللغة العربية



References: Will be furnished upon request

https://drive.google.com/file/d/1uQ1eFG5qrN9wcrLtv1iEv0CHVT-yTSc/view?usp=drive_link

https://drive.google.com/file/d/1UvWcoMsYNNPfec9PwXwI0LPOI81_IQk/view?usp=drive_link