

# Muhammad Afzal Khan

Bank Alfalah, Audit & Inspection Group, Airport road branch, Fazal town, Rawalpindi, Pakistan

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## Career Objectives

A self-motivated, outgoing and dedicated professional. Team player with superior interpersonal skills extensively exposed to a business environment requiring high level of performances.

## Education

- **MS (Finance)** Institute of Management Sciences, Peshawar-KPK *18-Years*
- **BBA (HONS) (Finance)** Institute of Management Sciences Peshawar-KPK *16 Years*

## Experience

**Oct- 2012 till date**

### 1. Employer: Bank Alfalah Limited

Title: Senior Audit Officer

**Location: Islamabad**

Date: 02 May 2018 – Till Date

### 2. Employer: Meezan Bank Limited

Title: Manager Operations

**Location: E 11 Branch, Islamabad**

Date: 01 August 2013 – 24 April 2018

### 3. Employer: Support with Working Solution /Pakistan Poverty Alleviation Fund - PPAF/SWWS

**Location: Swabi / Islamabad**

Date: October/ 2012 – Aug / 2013

## Brief Job Descriptions Banking Sector;

- To conduct annual audits of Branches/Units/Divisions, To conduct spot/surprise audits of branches, To conduct Management Audit of Head Office Departments, To conduct special assignments as assigned to me, To conduct Audit of information systems, To conduct risk assessments and identifying controls in place to mitigate Identified risks, To perform audit procedures to verify that controls are operating through testing and interviewing techniques, To identify control gaps and opportunities for improvement, To prepare timely audit reports for executive management.
- Implementation of Bank's manual, SBP Prudential Regulations and its compliance in all the basic banking operations, Audit Requirement Internal, External & SBP, Local and Foreign Clearing, Collection and Remittances entries, Opening of Account after obtaining relevant documents from customer according to the nature of account, Communication with other MBL branches and Head Office, Customer Dealing, any other work/duty assigned by the manager.

## Brief Job Descriptions NGO Sector;

- Preparation and maintenance of financial records and files to ensure compliance with the Finance Manual and Donor requirements, Ensure adequate cash flow to meet the organization's needs, Handle all financial matters of the meetings, workshops and seminars organized under the project, Maintains petty cash account and filling in line,

Bank Reconciliation of each bank account on monthly basis, To Maintain Clients Individual Ledgers record, Manual and in FIS and QuickBooks software, Assist in preparation of annual/ periodic budget proposal and coordinate preparation of relevant location's administrative budget as and when required.

- Maintaining and reconciling trail balance, To compile every month accounting/financial data for the monthly report, Resolving finance related issues raised in internal audit report, Monitor vouchers in accordance of amount, proper documents & accurate accounts objects, Tax deduction prevailing laws, Prepare and process tender documents, invite bids from open market, prepare comparative statements and ensure financial accountability in all project related procurements, subcontracts and outsourcing, Maintaining the record of staff contracts, filing system and inventories, relate to administration and field matters.

### **Competencies and Skills**

- Excellent command on Financial software's (T-24, auditinnov8, FIS & QuickBooks)
- Highly pro-active and self-disciplined
- Holds self-accountable for making decisions, managing resources efficiently, achieving and role modelling organizational values
- Builds and maintains effective relationships, with their team, colleagues
- Excellent inter-personal and communication skills
- Ability to take initiative and quickly adapt to changes
- Good team player
- Approachable, good listener, easy to talk to

### **Training and Certificates**

- Associate ship of IBP (JAIBP)
- Islamic Banking Certification Level – I (Four Months)
- Project Management (Four months Certificate Course, University Of Peshawar )

### **Research Work**

- Exploring the relationship between foreign exchange rate and stock returns. Comparative analysis on Pakistan and India.
- A study on the Impact of Value added Tax on Inflation rates in Pakistan.

### **Hobbies**

Reading, Internet Surfing and listening music

### **References**

To be furnished upon request