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## Muhammad Zubair Razzaq

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### COMSATS University Islamabad

Master of Business Administration (Major in Finance)

CGPA: 3.33

2024-2025

### COMSATS University Islamabad

Bachelor of Business Administration (Major in Finance)

CGPA: 3.16

2020-2024

### Prince Saluman College of Professional Education, ISB

Intermediate of Computer Science (ICS)

2017-2019

### Bright Hall School Rawalpindi

Secondary School Certificate

2015-2017

## Experience

### Global Marketing Services (GMS) [Lab Diagnostics System (LDS) SMC Pvt Ltd]

Westridge 1, Hali Road Rawalpindi

#### Finance & Procurement Specialist

1-OCT-2024 – CURRENT

#### JOB RESPONSIBILITIES

- Manage end-to-end procurement cycle including vendor identification, quotation evaluation, price negotiation, purchase order preparation, and contract finalization.
- Develop and maintain vendor database; build strong supplier relationships to ensure cost-effective and timely delivery of goods and services.
- Ensure compliance with organizational policies, accounting standards, and regulatory requirements across procurement and financial operations.
- Prepare and analyze financial statements (Profit & Loss, Balance Sheet), budgets, and forecasts to support strategic decision-making.
- Process vendor payments, manage advances, and oversee accounts receivable/payable while ensuring accuracy and timely reconciliation.
- Oversee payroll processing and guarantee accurate, timely disbursement of salaries in line with company and statutory requirements.
- Generate customer invoices, maintain comprehensive financial records, and manage transactions using QuickBooks and SAP.
- Conduct daily bank reconciliations, resolve discrepancies, and implement corrective actions for transparent reporting.
- Administer and monitor petty cash operations, maintaining accurate records of inflows and outflows for minor business expenses.
- Deduct and deposit Withholding Tax and Sales Tax into the government treasury, ensuring strict compliance with tax laws.

- Support internal audits and strengthen internal controls by verifying, authenticating, and documenting all financial transactions with relevant evidence.
- Track purchase requisitions, deliveries, and inventory to prevent shortages or delays.

## **Global Marketing Services (GMS) [Lab Diagnostics System (LDS) SMC Pvt Ltd]**

Westridge 1, Hali Road Rawalpindi

### **Finance Executive**

**3-JUN-2024 – CURRENT**

#### **JOB RESPONSIBILITIES**

- Preparation of financial statements, including Profit & Loss Statements and Balance Sheets, ensuring accuracy and adherence to financial standards.
- Address and resolve payment-related issues promptly, ensuring seamless financial transactions and maintaining positive relationships with vendors and clients through effective communication and problem-solving.
- Prepare comprehensive payroll sheets and ensure the accurate and timely disbursement of salaries or wages to all employees, adhering to organizational policies and regulatory requirements.
- Generate and send invoices to customers and meticulously record all transactions and customer data on a daily basis, maintaining up-to-date and accurate financial records.
- Conduct thorough bank reconciliation to verify and match the company's financial records with bank statements, identifying and resolving discrepancies to ensure financial accuracy.
- Manage petty cash funds by accurately recording daily cash inflows and outflows, ensuring adequate cash availability for minor expenses while maintaining detailed financial records.
- Deduct and Deposit Withholding Tax and Sales Tax in the Government Treasury, ensuring compliance with tax regulations and maintaining accurate tax records.
- Maintain all financial records in QuickBooks and SAP, including invoicing, posting cheques, recording payments received, managing accounts receivable from customers, and accounts payable to vendors.
- Authenticate all payments and associated documents by attaching relevant evidence, ensuring financial transactions are properly documented and verifiable.

## **Trust For Democratic Education and Accountability (TDEA) Pakistan**

Non-Profit Organization, Orchard Islamabad

### **Finance Internee**

**18-JUL-2024 – 31-AUG-2024**

- Interned at the TDEA Pakistan, gaining valuable insights into Financial Operation and its procedures.
- Collaborated with experienced professionals, contributing to real-time Transactions which arise from procurement department and enhancing understanding of financial regulations.
- Acquired practical knowledge in Bank Reconciliation Statements, Payroll Assistance, Deduct and Deposit Withholding Tax in the Government Treasury on a Weekly Basis, collecting supporting documents to Authenticate Expenses related to Grants and Finance Payments, Assisting with Both internal and Statutory Audits by providing necessary information & documentation, honing analytical and problem-solving skills.
- Demonstrated strong work ethic and adaptability, working effectively within a team and under the guidance of senior professionals at TDEA Pakistan.

## **Trust For Democratic Education and Accountability (TDEA) Pakistan**

Non-Profit Organization, Orchard Islamabad

### **Finance and Grants Intern**

**13-FEB-2024 – 31-MAY-2024**

- Completed an internship at TDEA Pakistan, acquiring significant knowledge in financial operations and their associated processes.
- Worked alongside seasoned experts, actively participating in real-time transactions from the procurement department, thereby deepening my comprehension of financial regulations.
- During this Internship, I acquired practical knowledge in Bank Reconciliation Statements, Payroll Assistance, Deduct and Deposit Withholding Tax in the Government Treasury on a Weekly Basis, Assisting with Both internal and Statutory Audits by providing necessary information & documentation, honing analytical and problem-solving skills.
- I also assist in managing grants data, including collecting supporting documents for expense authentication and finance Payments.

## Projects and Achievement

### Done Comparative analysis between ExxonMobil and Shell Company

- Ratio analysis
- Financial Distress score (Altman Z Score) for each company
- Trend Analysis of past three years of each company compared along with industry averages.
- Vertical / common size analysis for the past three years.
- Horizontal / Index Analysis for the past three years.

### Perception and awareness level of public about Islamic products in Pakistan and the future potential of Islamic Finance in Pakistan.

- Research on Islamic Products
- Challenges of Islamic Banking in Pakistan
- Growth of Islamic Banks around the Globe

## Achievement

- Selected for **Prime Minister Youth Laptop Scheme 2023 on Merit.**
- Participating as a volunteer in **Comsats Project & Career Expo 2022** at Comsats University Islamabad (**Certificate of Appreciation**).
- Participating in Seminar of **FEDERAL TAX OMBUDSMAN** at Comsats University Islamabad (**Certificate of Participation**).

## Skills & Interests

**Technical:** Analytical, Financial Analysis, Communication, Quantitative, MS Office, QuickBooks, SAP

**Language:** English, Urdu, Punjabi

**Interests:** listening talkshows, Watching Series & Movies, Badminton.