Muhammad Zubair Razzaq   
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• +92-3175135481   
   
   
   
COMSATS University Islamabad   
Master of Business Administration (Major in Finance) 2024-2025   
CGPA: 3.33   
   
COMSATS University Islamabad   
Bachelor of Business Administration (Major in Finance) 2020-2024   
CGPA: 3.16   
   
Prince Saluman College of Professional Education, ISB   
   
Intermediate of Computer Science (ICS) 2017-2019   
   
Bright Hall School Rawalpindi   
   
Secondary School Certificate 2015-2017   
   
   
   
   
   
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.   
Education   
Experience

• 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.

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   
   
   
   
•   
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).   
   
   
   
   
Technical: Analytical, Financial Analysis, Communication, Quantitative, MS Office, QuickBooks, SAP   
Language: English, Urdu, Punjabi   
Interests: listening talkshows, Watching Series & Movies, Badminton.   
   
   
Projects and Achievement   
   
Achievement   
   
Skills & Interests