

CURRICULUM VITAE



Babar Mahmood

9+ Years Experience in Saudi Arabia Banking Industry

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OBJECTIVE

Strong academic achiever with an excellent track record in numeracy and literacy studies ,An experienced banking professional with international exposure who wants to be a part of your progressive banking organization where I can get opportunities for professional as well as personal grooming and where I can contribute positively towards achieving the goal of the organization.

EDUCATIONAL QUALIFICATION

DEGREE/CERTIFICATE	PASSING YEAR	INSTITUTE/BOARD	SUBJECTS
Matriculation	2001	Lahore	Science
F.Sc	2003	Lahore	Pre-engineering
Bachelor in Economics	2005	Punjab University	Economics
Bachelor in Commerce	2006	Punjab University	Accounting
APA	2005 June	PIPFA	Accounting
ACCA	2006 Dec	ACCA Pakistan	Accounting

Certificates, Training Courses & other skills:

1. Certificate by ACCA Pakistan held on 16 November 2006. Which covered the following areas of skills ;how to manage people and organization, Recruitment skills , Marketing skills , Business strategies, Negotiation Skills , Communication and Interpersonal skills.
2. Certificate in IFRS in 2011 by Ernst & Young Saudi Arabia & Emile Woolf International UK.
3. Certificate in IFRS in 2012 by Ernst & Young Saudi Arabia & Emile Woolf International UK.
4. Certificate in Zakat & Income Tax Regulations in 2011, 2012 , 2013,2014 by Ernst & Young Saudi Arabia
5. Training sessions of Audit Committee reporting by Deloitte in 2013
6. Certificate in Electronic Reporting Management Systems in 2013 by SAMA(Saudi Arabian Monetary Agency)
7. Certificate in Anti Money Laundering and FATF (Financial Action Task Force) regulations in 2016 by FINSOFT Turkey.

EMPLOYMENT HISTORY (FROM JUNE 2007 TO AUG 2019)



Trust Leasing & Investment Bank
Finance Officer

Lahore, Pakistan
June 2007 – July 2008

Below were the key responsibilities of my job as Finance officer

- Liaison with customers to obtain information and documents required to prepare lease proposals. Conduct detailed credit appraisal under the functional direction of the General Manager and in conformity to the procedures of the company.
- Analyze the applications, balance sheets and ratio analysis , prepare offer and get the lease facility approved from prospective clients after negotiating IRR under the guidance of General Manager.
- Preparation of legal documents as per terms of letters of offers for the disbursements of lease facility

- Creation of charge/ mortgage, if required as per letters offer with interaction of legal advisor
- Rescheduling of all lease portfolio after getting approval from management.
- Termination of all lease portfolios after getting approval from the management, Preparation of Termination sheets
- Preparation of Financial Reports of project and reporting to higher management



EY

Ernst & Young
Associate Auditor

Jeddah, Saudi Arabia
Oct 2008 – Feb 2011

Below were the key responsibilities of my job as Associate

- Assisting in planning work on assigned segments of an audit.
- Recommends the means of obtaining, analyzing and evaluating evidentiary data.
- Reviewing transactions, documents, records, reports and methods for accuracy and effectiveness.
- Preparing acceptable working papers that record and summarize data on the assigned audit segment.
- Holding preliminary discussions of apparent deficiencies with operating personnel to verify and obtain explanations of and reasons for each apparent deficiency and documents responses.
- Reporting audit findings and makes recommendations for the correction of unsatisfactory conditions, improvements in operations and reductions in cost.
- Assisting in the performance of special reviews at the request of management.
- Performing other duties as may be assigned.



TC Ziraat Bankasi AS
Financial Controller

Jeddah, Saudi Arabia
March 2011 – March 2017

Below were the key responsibilities of my job as Financial Controller and later Financial Analyst

- Preparation of financial statements in accordance with IFRS and IAS/SOCPA.
- Preparation and coordination with external auditors for filling of Annual Final Declaration of Zakat & Tax for DZIT(Department of Zakat and Income Tax)

- Preparation and filling of withholding tax returns monthly and yearly.
- Preparation and filling of financials as statutory requirement through ERMS system (ERMS1&2) on weekly, monthly and quarterly basis.
- Follow up and Coordination with SAMA officials in respect of approval of audited financials on quarterly and yearly basis.
- Preparation of Budgets in accordance with allowable & availability of funds from Head office.
- Projection and presentation of budget to committee and management for approval.
- Projection of Variance analysis to see the performance during the period.
- Projection of financials in accordance with need of Head office and management authorities with in branch.
- Weekly and monthly reporting to Head office on regular basis according to their requirements.
- Fulfilling the statutory requirements of SAMA Saudi Arabian Monetary Agency) in accordance with Finance Department.
- Maintaining financial records and regular check & control on proper booking of income , expense , assets and liabilities and off balance sheet items in the system.
- Maintaining and controls on reconciliations of cash in vault , Statutory and Current account with SAMA(Saudi Arabian Monetary Agency) including overnight placements (Reverse Repo) .
- Maintaining and control over reconciliation of NOSTRO and VOSTRO accounts
- Control over daily NOSTRO reconciliation with SWIFT messages.
Coordination and updates with MENA tax insight and tax department of external auditors.
- Preparation and control over Payroll roll , EOSB & GOSI in the system and coordination with related government authorities.
- Daily Reconciliation Reports of system and SARIE SAMA system for the confirmation of inter bank payments operations.
- Coordination with internal and external compliance departments to implement updated polices and regulations to run smooth branch operations.
- Daily report reconciliations with Teller department and smooth internal control checks.
- Daily Summary Reports and check on the SWIFT system for NOSTRO Accounts transactions.
- Daily Control and reconciliations over the statutory account, SAMA repo and reverse repo account maintained with SAMA(Saudi Arabia Monetary Agency)
- Handling Inspections with SAMA(Saudi Arabia Monetary Agency) officials and inspectors



Green Mark Consultants
Senior Associate Auditor

Lahore, Pakistan
April 2017 – September 2019

Below were the key responsibilities of my job as Senior Associate Auditor

- Actively develops technical skills on the job and through formal training.
- Building of strong working relationships with clients.
- Effectively documents work required between the company and client.
- Identifies and communicates engagement issues as well as engagement progress in a timely and organized manner.
- Assists in developing new business proposals, budgets and fee quotes
- Works as an effective team member to complete project components and assigned tasks, including:
 - Completing segments of audits, compilations and reviews.
 - Assisting with the preparation of financial statements, footnote disclosures and management letter comments.
 - Assisting with engagement administration including audit programs, budgets and engagement letters.

CAREER PROJECTS HIGHLIGHTS

1. Project Implementation of Core Banking System Software , Temenos T24 in 2010

- I have a vast experience in implementing the project of world recognized core banking system software named Temenos T24 as a team leader for branch Operations and Finance Segment from the scratch to final stage with testing and its implementations at branch level.
- The creation and design of the reports according to the regulatory authorities (SAMA) and Head Office Compliance
- Liaison with HO Auditors and IT consultants for successful testing and in compliance with legal requirements.

2. Project Implementation of ERMS (Electronic Reporting Management System) , SARIE(Interbank Payments Network) & SWIFT in 2011

- Coordination and leading role in implimentaion of ERMS(Electronic Reporting Management System) , SARIE(Interbank Payments Network) & Swift system with the help of SAMA team and IT team until the successful testing phase. The SARIE System is used for the interbank payments in Saudi Arabia .

3. Project Module Implementation of FATCA(The Foreign Account Tax Compliance Act) in Temenos core banking system in 2012

- The successful implementation of FATCA regulations as new module in the system with the coordination of SAMA officials and Temenos vendor to comply with updated regulations by SAMA.

4. Project Implementation of new DZIT (Department of Zakat & Income Tax) system in Temenos Core Banking system in 2013

- I was leading the team for DZIT new reporting system which they shifted from manual to electronic. A separate new module in the system was being developed to meet regulatory requirements.

COMPUTER SKILLS:

- Professional Skills on MS Office
- I can work on all type of Accounting software e.g Peach Tree, Rock Wise HRMS, Timber Line,Sage-200,Sage-MAS-500, Quick Book, Construction Accounts etc and all ERP Module systems.

COMMUNICATION &INTERPERSONAL SKILLS

- I am committed with my work
- I can assured with my work in Stressful/Pressure situations
- I am able to work independently as well as a part of team
- Prompt decision making skills
- Self motivated, Proactive, Dependable and solution oriented
- Good Time Management
- Business English writing skills

PERSONAL INFORMATION

Father's Name	:	Khalid Mahmood
Domicile	:	Punjab
Passport No	:	JC0152283
Date of Birth	:	18-10-1986
Religion	:	Islam