 **Abdul**

**Abdul.331362@2freemail.com**

**Immediately Available in UAE for the Position of Credit Analyst or Finance**

**Professional**, with **4+ years’** of work experience within textile and banking industry having deep experience within, internal audit, internal controls, financial analysis, compliance and performance improvement services.

|  |  |  |  |
| --- | --- | --- | --- |
| **KEY EXPERIENCE AREAS** | **KEY INDUSTRY EXPERIENCE** |  **MS-OFFICE EXPERIENCE** | **PROFESSIONAL TRAININGS** |
| * Financial Analysis
* Internal Controls
* Internal audit & reviews.
 | * Textile Industry
* Banking Industry
 | Professional user of MS Office for financial analysis, reporting and presentation. | * Financial Auditing
* Advance Excel
* Communication Skills
* Presentation skills
 |
|  |  |  |  |

**EDUCATIONAL BACKGROUND**

* **Associate of Chartered Certified Accountants** from ACCA, United Kingdom
* **Bachelor of Commerce** from University of Karachi, Pakistan
* Studying Diploma in IFRS -UK

**PROFESSIONAL WORK EXPERIENCE**

**THURAYA TRUNKY PROJECT LLC**

**BANK ISLAMI PAKISTAN LIMITED REPORTING TO CORPORATE CREDIT RISK-UNIT HEAD**

**POSITION:** Credit Risk Analyst  **PERIOD: Jan’15-Present**

BankIslami Pakistan Limited is the first Islamic Commercial Bank to receive the Islamic banking license under the Islamic banking policy of 2003 from [State Bank of Pakistan](https://en.wikipedia.org/wiki/State_Bank_of_Pakistan) on March 31, 2005. The Bank offers sharia compliant retail banking, investment banking, consumer banking and trade finance products. The Bank intends to focus on Wealth Management as the core area of business.

**Key Responsibilities:**

|  |  |
| --- | --- |
| * Support credit analyst staff with a variety of projects i.e. facility rating, complete financial analysis of companies.
 | * Gathering and analyzing all financial and business information to determine credit worthiness for loans, including the identification of Risk (market, credit) or strengths (commercial and individual.)
 |
| * Analyze financial reports, business plans, projections, sensitivity analyses and industry information.
 | * Assist lending officers in assembling other essential components of loan i.e. credit history, cash flow history and projections for the business, collateral available to secure the loan.
 |
| * Prepare written evaluation of borrower’s financial condition.
 |  |

**SILVER TEXTILE FACTORY REPORTING TO FINANCE MANAGER**

**POSITION:** Senior Accounts Officer **PERIOD Feb’12-Nov’14**

Silver Textile is one of the leading textile exporters of textile products exports from Pakistan to the USA and Europe.

**Key Responsibilities:**

|  |  |
| --- | --- |
| * Monthly closing of books of accounts including GL, Receivables, Payables, Payroll Accounting and Non-Current Asset Register.
 | * Dealing with the preparation and submission of VAT & sales tax returns on a monthly basis
 |
| * Coordination with internal and external auditors and responding to their queries.
 | * Receiving invoices from local vendors and arrange payment as per payment plan approved by the management
 |
| * Assisting in the preparation of the Financial Statements
 | * Monthly bank reconciliations , schedules and reports
 |

**PERSONAL INFORMATION**

* Location: Dubai, United Arab Emirates / Karachi, Pakistan
* Date of Birth: 29th July,1991
* Languages: Full Professional proficiency in English and Native or Bilingual proficiency in Urdu
* Gender /Religion /Marital Status: Male /Muslim /Single
* Nationality: Pakistani
* Hobbies and Interest: Watching movies, Swimming, gym, Networking and hanging out with friends and family