Islam

**Summary**

**Certifications**

I have a bachelor’s degree in accounting with more than ten years banking experience, nine of them within internal audit field. My experience includes assisting with management duties such as interviewing potential employees, training new hires, preparing reports and creating documents that record the information found in the audits.

In addition, I am **responsible to perform and manage** individual audit assignments/ reviews (pertaining to audit missions such as ***Retail Branches Operations****,* ***Wholesale*** [SMEs, Large corporate], ***operation risk****,* ***market risk****,* ***credit risk, IFRS9, Basel III*** & ***Treasury*** (front, middle and back offices), Legal Department, Human Resources Department, Head Office Units(**Cash center, ATM center**, **Clearing cheques** and **Payroll department**), Forensic Audit and other Ad-Hoc functions/ activities) to provide assurance to the bank executive management on the efficiency and effectiveness of the internal controls in place within the respective unit/ area.

**Education**

2004-2008

**BSc, Commerce college, English Section, Cairo University.**

Major Accounting and Finance

Grade: Good

**Certified Internal Auditor ( Accomplished )**

**Financial Risk Manager ( PART 1 - Exam May 2020)**

*Global Association of Risk Professional*

**Experience**

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| **January. 2019****August - 2019** | **Internal Audit Manager***Qatar International Islamic Bank, Qatar* * Managing audit missions for **Retail branches**, **Wholesale** [SMEs, Large Corporate], **Treasury audits** [Treasury Front office, Treasury back office, Treasury middle office]**, International investments**, **Risk sector** (Operation Risk, Credit risk, Market Risk), **Legal** Department and Human resources department.
* Risk Assessment for Audit Universe.
* TeamMate Admin.
* Add value to the functions performed by the Audit Tasks Section by identifying risks that entail financial loss or regulatory non-compliance that could result in monetary damage through the audit and risk review processes.
* Identify potential cost saving opportunities by highlighting process inefficiencies.
* Follow-up status of all outstanding and pending issues related to reports issued, on a regular basis.
* Attend periodical meetings with audit client, Head of Divisions to discuss pending audit issues, in consultation with the Chief Audit Executive.
* Assist in escalating issues needing the attention of audit client, auditors and or Chief Audit Executive where necessary to resolve pending issues. Actively pursue complex issues where audit client is not in accord with the outstanding point.
* Prepare annual audit/ risk review and other audit tasks plan for submission to the Chief Audit Executive and his deputy for their review, based on the risk assessment conducted for the incumbent’s area of responsibility
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| **January. 2016****–****December. 2018** | **Deputy Internal Audit Manger***Qatar International Islamic Bank, Qatar* * **Conducted audit Missions** ( Wholesale[SMEs, Large Corporate], Treasury Front office, Treasury back office, Treasury middle office, International investments, Risk sector(Operation Risk, Credit risk, Market Risk), Legal Department and Human resources department.)
* **Managing all Retail branches audit missions.**
* Risk Assessment for Audit Universe.
* TeamMate Admin.
* Ensure compliance with all Regulatory, Audit Charter, and Code of Conduct requirements from Internal Audit at all times and conducting the validations required daily / quarterly and ensure reporting any deviation to the Chief Audit Executive and his Deputy.
* Support the Implementation of the RBA (Risk Based Audit) approach.
* Tight management of audit schedules.
* Assigning work to the auditors according to their experience & skills within the engagement.
* Review the work done by auditors within the engagement and provide the required training.
* Preparing the draft/final audit report along with recommendations.
* Attend discussions with audit client / management.
* Appraises the adequacy of the corrective action taken to improve the conditions.
* Manage the audit issues follow up on the Audit Issues Database.
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**September. 2013**

**–**

**December. 2015**

**January. 2011**

**–**

**August. 2013**

## Assistant Internal Audit Manger

#### Qatar International Islamic Bank, Qatar

* Conducted audit Missions ( Retail branches, SMEs, Large Corporate, Treasury back office, ATM department, Cash department, Clearing cheques, LGs & LCs Human resources department,)
* Review the work done by auditors within the engagement and provide the required training.
* Preparing the draft/final audit report along with recommendations.
* Attend discussions with audit client / management.
* Appraises the adequacy of the corrective action taken to improve the conditions.
* Manage the audit issues follow up on the Audit Issues Database.
* Tight management of audit schedules.
* Provide ongoing reporting to the supervisors on the progress of the engagement.

## Senior Internal Auditor

#### National Societee General Bank ( Now QNB Al-Ahli)

* Conducted audit Missions (Retail branches, SMEs, ATM, Cash center, Clearing cheques, Payroll department, LGs & LCs and other Ad-Hoc missions)
* Participate in the drafting of audit reports and analyses and assist in the preparation of final reports and supporting documents.
* Design and execute internal control testing for operations of moderate complexity. Perform and often plan audit tasks of moderate difficulty, demonstrating a degree of audit expertise consistent with experience level.

**Courses**

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| **July. 2009****–****December. 2010** | **Bank Teller***National Societee General Bank ( Now QNB Al-Ahli)* * Receive and count working cash at beginning of shift.
* Identify customers, validate and cash checks.
* Perform specialized tasks such as preparing cashier's checks, personal money orders, issuing traveler's checks and exchanging foreign currency.
* Ensure compliance with all internal controls and established policies and procedures.
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| **11/2019****05/2018** | Treasury Audit from Egyptian Banking Institute - EgyptStandardized approach for measuring credit risk from Union of Arab Banks - Lebanon |
| **09/2017** | Practical applications of Credit Analysis - Case studies from Egyptian Banking Institute - Egypt |
| **09/2017** | Measuring & Evaluating Banks performance from Egyptian Banking Institute - Egypt |
| **05/2017** | Internal capital adequacy assessment process (ICAAP) & Capital planning from Union of Arab Banks - Lebanon |
| **02/2017** | Risk based IT auditing for internal auditors from IIA Qatar |
| **10/2016** | Implementations of Basel III- advanced level from Qatar financial Center |
| **03/2015** | Course of Cloud Computing Audit and Control from IIA (institute of internal auditors) Qatar. |
| **02/2015** | Course of Attributes of highly successful CAEs from IIA Qatar. |

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| **01/2015** | Course of Anti-Fraud Olympics & Risk Management from Institute of Management Accountants Qatar. |
| **01/2015** | Course of Selecting & Conducting Risk Based Audits from IIA Qatar. |
| **01/2015** | Course of COSO 2013: Implementing the Framework from Arabilla Jordon. |
| **01/2015** | Course of Control Self-assessment: An Introduction from Arabilla Jordon. |
| **01/2015** | Course of COSO-based Internal Auditing from Arab Academy for Banking and Financial Sciences. |
| **12/2014** | Course of Risk Based Audit from Arab Academy for Banking and Financial Sciences. |
| **12/2014** | Course of Anti-money laundering and terrorist financing from QIIB. |
| **04/2014** | Course of Main Risk indicators in Banking operations from Arabilla Jordon. |
| **04/2014** | Course of Risk management & Basel III from International college in London. |
| **02/2013** | Course of Operation Risk Management from Egyptian Banking Institute (EBI). |
| **01/2013** | Course of Financial Statement Analysis from Egyptian Banking Institute (EBI). |
| **01/2013** | Course of Effective report writing from Quest for HR solutions. |
| **11/2012** | Course of Internal Audit from the Risk Perspective from Egyptian Banking Institute (EBI). |
| **04/2010** | Forgery & Fraud Training Program - Retail Banking from Egyptian banking institute. |
| **08/2007** | Course of English: upper intermediate 2 from The American University In Cairo (AUC). |
| **07/2007** | Course of Financial Accounting using Excel from Ain Shams University (ASU). |
| **07/2007** | Course of Microsoft Excel from Ain Shams University (ASU). |

# Skills Contact Info

Risk Based Audit  Enterprise Risk Management  Financial Analysis 

Retail Auditing 

Operational Audit 

Treasury Audit 

Team Work 

Corporate Finance 

Market Risk 

Quality Auditing 

Internal Controls 

Financial Accounting 

Risk Assessment 

Arabic Language 

English Language 

French Language 

Nationality: Egyptian

Military Service: Final Exemption

Personal Contact : islam-396812@2freemail.com

Reference : Mr. Anup P Bhatia,

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