



## CONTACT ME

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## EDUCATION

ACCA(Association of Chartered Certified Accountants)  
2017

JAIBP (Junior Associate Institute of Bankers of Pakistan) (Continued)

Bachelor of Commerce  
University of Punjab, Lahore  
2009 - 2011

## EXPERTISE

T-24(Temenos)

LOS(Loan Optimization System)

Power BI

SQL Queries

Oracle E-business Suite

Microsoft Office

Outlook

# Muhammad Khurram Iqbal

ACCA, B.Com, JAIBP

## EXECUTIVE SUMMARY

Dedicated, hardworking, seeking a challenging and responsible position within an organization offering an opportunity for professional growth and career advancement. At the same time contribute to organizational success utilizing the skill set gained from previous experience. A hardworking, flexible, enthusiastic finance & accounts professional with professional field experience and holds internationally esteemed professional qualification of Chartered Accountancy (ACCA) having years of diversified experience in field.

## WORK EXPERIENCE

CIBG Risk Review Officer

Feb, 2023 – Date

Allied Bank Limited (Head Office)

- Assessment of assets portfolio considering risk rating, financial health and industry dynamics.
- Use analytical software to calculate the risk of a decision
- Evaluate business and finance records and determine the level of risk
- Analyse the account behavior & performance of Corporate obligor's.
- Ensure compliance of SLAs ( service Legal Agreement) between Business and Risk Management Group
- Analyze and evaluate risks in order to make accurate predictions of potential financial losses.
- Review and audit of RE and TERF Loans of State Bank of Pakistan and preparing/issuing Internal Audit Certificates
- Create reports and anticipate the losses of certain business decisions
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Compliance Officer (KYC)

Aug, 2021 – Jan, 2023

Allied Bank Limited (Head Office)

- Ensuring compliance of state bank regulations pertinent of new accounts
- Liaisoning with departments to ensure compliance related to KYC of customers
- Preparation of weekly & monthly compliance reports
- Assessment of Money laundering alerts
- Preparing managerial response to queries from upper management

Visiting Faculty Lecturer

Aug, 2019 – Jul, 2020

Riphah International University  
Faisalabad Campus

- Teaching financial accounting to Associate Degree Program & Masters programs of management sciences.

# Achievements

Mitigating Compliance Risk  
pertinent to KYC and NTB  
accounts  
Identifying STRs for  
countering financial crimes,  
particularly phishing and  
crypto trading

Assessing credit risk  
pertaining to corporate  
borrowers by analyzing  
financial statements and  
mitigating risk  
management by identifying  
and removing policy and  
procedure anomalies

Tax Executive  
**Khurram Associates**

Sep, 2017 – Jul, 2021

- Preparation of monthly summaries of Sale Invoices of clients
- Preparation and analysis of annual details of incomes, expenses and Bank statements
- NTN & STRN creation and Registration of Individual and Corporate clients with FBR
- Monthly filing of Sales Tax returns
- Filing of Income Tax returns

Audit Associate  
**Faran Associates**

Nov, 2016 – Aug, 2017

- Risk Assessment, Control Activities, Monitoring Process Control Environment.
- Identifying Strengths and weakness client business and accounting structures and provide management with recommendations for improvements.
- Pre-audit of HR quires. (Salaries, overtime and daily wages.)
- Post Audit of Bank Reconciliation Statements
- Preparation of quarterly internal audit report
- Filing of individuals & corporate tax returns.

## Hobbies

- Gym
- Reading

## personal Information

Date of Birth	05-Jul-1990
Nationality	Pakistani
Current City	Sharjah, UAE

## Reference

- Will be furnished on demand