


Sandeep Kumar

ACA

 +971 505 985497

 sandeepaca5@gmail.com

 Dubai – United Arab Emirates

Highly motivated and results-oriented Chartered Accountant (ACA) with 10+ years of experience in diverse financial roles across leading institutions (Deloitte, NBP Exchange, National Bank of Pakistan, BMA Asset Management). Expertise in audit, finance, compliance, risk management, and internal controls. Thrives in challenging environments and leverages experience at Deloitte to deliver significant organizational impact. Committed to exceeding expectations through exceptional results and strategic value, while fostering continuous professional development.



Skills

Financial Management: Cash Flow Management, Investment Management, Budgeting & Forecasting

Accounting: IFRS, Internal Controls, Financial Reporting, Taxation, Budget Analysis

Auditing: ISA, Internal Audit, External Audit, Compliance, AML/KYC/FATCA

Leadership & Communication: Team Management, Report Writing, Presentations, Policy Assessment

IT Skill: MS office , Data Analytics , SAP, EMS , Levvia, Omnia



Work History

2023-05 - Current

Financial Auditor

Deloitte, Dubai - United Arab Emirates

- Plan, supervise, and review audits in accordance with IFRS and ISA.
- Perform control & substantive testing, evaluating internal controls of business processes.
- Prepare audit reports and deliverables for clients.
- Evaluate compliance with regulations (CBUAE Exchange Manual, SCA DFSA, and ADGM).
- Build strong relationships with teams, clients, and stakeholders.
- Budget for audits and track costs to monitor client profitability.
- Liaise with clients at appropriate levels of responsibility.
- Conduct audit kick-off & exit meetings and review working papers.
- Ensure timely completion of deliverables and coordinate with leadership.

2020-02 - 2022-11

CFO & Company Secretary

NBP Exchange Company Limited , Karachi

- Led review & presentation of financial statements to BOD.
- Analyzed budgets & variances for informed board decisions.
- Managed company taxes, optimizing efficiency.
- Secured strategic partnerships for financial transactions.
- Negotiated favorable rates for investments & retirement funds.
- Ensured timely resolution of audit exceptions.
- Collaborated with external auditors for consolidated accounts.
- Mentored team & managed Staff Provident Fund.
- Served on key committees & oversaw cash/bank management.
- Reviewed & approved payroll, ensuring compliance with regulations.

2018-04 - 2019-06

Internal Control Officer

National Bank Of Pakistan , Karachi

- Led ICFR testing across Pakistan branches, including trade finance.
- Evaluated key controls in Treasury, Risk Management, etc.
- Identified & mitigated major business and financial risks.
- Communicated findings to management for improvement.
- Delivered ICFR reports on time.

2016-02 - 2018-04

Manager Audit & Compliance

BMA Asset Management Company Limited, Karachi

- Led annual audits using IA methodology.
- Finalized audit programs & deliverables on time.
- Communicated effectively with management.
- Identified control gaps & recommended improvements for efficiency.
- Ensured AML compliance & developed internal audit framework.

2010-12 - 2015-09

Auditor

Deloitte, Karachi Pakistan

- Managed all phases of audits & reviews (planning, supervision, review) adhering to IFRS & ISA.
- Performed control & substantive testing to assess internal control effectiveness of business processes.
- Prepared & delivered audit reports & deliverables to clients.
- Ensured compliance with regulations (CBUAE Exchange Manual & SCA).
- Fostered positive client relationships & effectively communicated findings.
- Managed audit budgets & client profitability.
- Led client interactions, conducting kick-off & exit meetings and discussing findings.
- Coordinated with senior leadership on engagement approach, progress updates, and audit committee presentations.

Education

2019-03

ACA

Institute of Chartered Accountant of Pakistan

2017-08

ACCA

Associate Chartered Certified Accountant - UK

2011-12

Master of Arts: Economics

Shah Abdul Latif University

2009-12

Bachelor of Arts: Economics

Shah Abdul Latif University



Major Financial Audit Client Portfolio

Financial Services

- *Al Ansari Financial Services*
- *Al Ansari Exchange*
- *Worldwide Cash Express*
- *Al Ansari Holding Company*
- *Al Ansari Financial Brokerage*
- *Samena Capital Investment Limited*
- *Samena Capital and its private equity funds*
- *Visa World Wide Singapore Pte Limited*
- *Standard Chartered Bank*
- *BMA Asset Management Company & its opened ended funds*
- *Alfalah investment & its opened ended funds*
- *HBL Asset Management & its opened ended funds*