


TALHA MASOOD

Banking and Finance Professional

CONTACT

 talhamasood1989@gmail.com

 050-4746641

 Flat. No. 205, AL Diyar Building No. 9, Near Salaam Pharmacy, AL Rawadha 2, Ajman.

Professional Qualification & Education

2008 - 2010

University of the Punjab

Bachelors in
Commerce (B.com)

2006 - 2008

**Rawalpindi Board of
Intermediate & Secondary
Education**

General Science, Intermediate

2004 - 2006

**Federal Board of Intermediate
& Secondary Education**
Science Group, Matriculation

About Me

As a senior-level executive with over a decade of experience collaborating with leadership teams in the banking sector, audit and assurance, advisory, consultancy, and taxation fields, I have developed a wealth of expertise.

I possess a strong proficiency in crafting financial reports and presentations that aid in informed decision-making, contributing to the success of previous organizations. Additionally, my excellent communication skills and ability to thrive in a collaborative team environment make me a valuable asset to any organization.

WORK EXPERIENCE

Internal Auditor

Bank Al-Habib Limited

Mar 20 - Continuing

- Checking that financial reports and records are accurate and reliable by reviewing financial statements.
- Reviewing transactions, documents, records, reports, and methods for accuracy and effectiveness.
- Identifying violations of SOPs, regulations, and risk by monitoring company activities and processes.
- Conducting horizontal and vertical financial analysis of the branch to identify trends and areas for improvement.
- Auditing financial budgets and expenses of branches to ensure compliance with company policies and regulations.
- Reviewing AML/CFT regulations and their implementation by reviewing company policies and procedures.
- Reviewing and formatting audit reports for the review of the audit committee by preparing clear and concise reports.

Account Opening officer

Bank Alfalah Limited, Rawalpindi.

Feb 19 – Mar 20

- Activating dormant accounts.
- Issuing bank statements and account maintenance certificates.
- Checking vouchers on a daily basis and signing daily activity.
- Maintaining insurance files.
- Covering the duties of other staff in their absence.
- Handling and maintaining proper records of cheque books and balancing.
- Acting as the SS Card Custodian.
- Maintaining records of undelivered ATM cards.
- Balancing all clearing heads.
- Resolving IT issues of the branch by coordinating with the IT team.
- Exercising financial and expense control related to operations functions.
- Handling and rectifying audit observations and ensuring timely rectification.
- Providing daily and month-end reporting.

SKILLS

- Time Management
- Team Player
- Problem Solving
- Financial Modeling
- Excel Dashboard
- Business Valuation
- Internal Audit
- Decision Making
- System Integration
- Business Process Mapping
- Cultural & Adaptable

IT SKILLS

- MS Office
- E-Audit

PROFESSIONAL DEVELOPMENT

I endeavor to enhance my expertise and keep myself abreast of the current market trends by actively participating in seminars organized by the prestigious Institute of University of Punjab of Pakistan (PU).

LANGUAGES

- English
- Urdu

Counter Service Manager

Bank Alfalah Limited, Rawalpindi.

May 15 – Feb 19

- Supervising cash, transfer cheques, and pay orders.
- Handling lockers.
- Managing clearing and RTGS transactions.
- Balancing ATMs and resolving related issues.
- Handling and maintaining proper records of cheque books and balancing.
- Monitoring transaction turnaround time and resolving related issues.
- Managing HR issues of the branch, including updating staff personal files and leave records.
- Resolving IT issues of the branch by coordinating with the IT team.
- Providing daily and month-end reporting.

Head Teller

Bank Alfalah Limited, Rawalpindi.

Mar 12 – May 15

- Making cash receipts and payments.
- Selling and purchasing prize bonds and maintaining complete records of the instruments.
- Processing credit card payments.
- Transferring the total amount of bills to their main accounts.
- Transporting cash from and to the strong room/cash vault.
- Balancing cash books before leaving the seat at the end of the day.
- Coordinating with subordinates, giving them cash at the start of the day and collecting it from them at the end of the day.

Cash Officer

Habib Bank Limited, Rawalpindi.

Nov 10 – Mar 12

- Receiving and processing cash receipts and payments.
- Evaluating daily cash levels.
- Receiving and processing customers' remittance application forms for local funds transfers.
- Ensuring that proper commission on drafts/remittance operations has been properly collected.
- Processing all accounts to accounts transfers.
- Resolving and coordinating all branch/front office queries in an efficient manner.

Certification of Banking Operations

- Two days training session on AML / CFT & KYC at Bank AL-Habib Limited.
- 15 days Training Program on Branch Banking, Corporate Grooming & dining Etiquettes and KYC/AML at HBL MDI.
- 1 day Learning Program on Effective Communication Skills organized by L & DD, HRLG, Bank Alfalah.
- 1 day Learning Program on AML/CFT Regulations Learning Program organized by L & DD, HRLG, Bank Alfalah.
- 2 days Learning Program on Operational Excellence organized by L & DD, HRLG, Bank Alfalah.