

MUHAMMED TAHIR

House # R-30 Sector Q-II Gulshan E Maymar, Karachi, Sindh (H) 923432783784 (M) 923083914108-
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Professional Summary

SEASONED BANKING OPERATIONS EXPERT WITH ABOVE 7 YEARS OF EXTENSIVE EXPERIENCE, ENCOMPASSING POLICY AND PROCEDURE REFINEMENT, OVERSIGHT OF BANKERS BLANKET BOND PROTOCOLS, STATE BANK REPORTING COMPLIANCE, PRI BRANCH SUPPORT ENHANCEMENT, AND CENTRALIZATION OF PROCESSES. COMMITTED TO DRIVING OPERATIONAL EXCELLENCE, REGULATORY ADHERENCE, AND STRATEGIC EFFICIENCY TO ACHIEVE ORGANIZATIONAL GOALS EFFECTIVELY.

Skills

- Accounts reconciliations
- Computer proficient
- Organizational skills
- Excellent communication skills
- Well organized
- Critical thinking
- Project planning

Work History

Manager (supervisor) Home Remittance Dubai Islamic Bank 03/2024 to date

- Coordination with FI to process special payments
- Coordination with International FC stone, United ARAB bank, ECO bank, and Cambridge mercantile bank for their special payments through RTGS and IBFT
- Reconciliation for internal bank accounts
- ITRS reporting to reporting team
- IR daily Manual batch processing for IR tie –ups.
- IR Rebate claim processing for SBP monthly for IR tie – ups.
- Coordination with IR team (business) with internal & external audit.
- Processing of account credit transaction via RTGS & IBFT.
- Coordination with Finance for rebate related matters (book keeping and disbursal).
- Coordination with IT team for SORT related issues /any other issues.
- Monthly reporting to internal audit, finance ,compliance and reporting team
- Issue of PRC to relevant bank.
- Commercial payments through RTGS and IBFT
- All Special Projects. (On Demand).

Assistant Manager-(supervisor) Home Remittance Dubai Islamic Bank 03/2020 to 2024

- Support to branches and franchises to process IR transactions via (Email & Calls).
- IR daily Manual batch processing for IR tie –ups.
- IR Rebate claim processing for SBP monthly for IR tie – ups.
- Coordination with IR team with internal & external audit.
- Processing of account credit transaction via RTGS & IBFT.
- Coordination with Finance for rebate related matters (book keeping and disbursal).
- Coordination with IT team for SORT related issues /any other issues.
- Monthly reporting to internal audit, finance ,compliance and reporting team
- All Special Projects. (On Demand).
- Issue of PRC to relevant bank.
- Commercial payments through RTGS and IBFT

Senior Officer account opening department Dubai Islamic Bank 01/2017 to 2020

- Scrutiny of account opening forms for complete documentation and information
- Scrutiny of account opening forms for complete stamps and signature
- Maintaining File of Discrepant account & follow up with the concern branches
- Updating mandates in the account upon receiving mandate request from branches
- Signature mapping
- Updating customer Information (as and when received from branches)
- Maintaining of customer requests such as address/telephones/correspondence address changes
- Marking account as Deceases/Block (Upon receiving request/orders from branches)
- Activation of Block/Dormant account (Upon receiving request from branches)
- Closure of account
- Correspondence with all branches
- To perform any duty as requested by the supervisor
- Working as head of employee banking
- Updating and maintaining employee banking accounts
- Authorization of accounts in MCSS

Assistant Accountant & Taxation Manager Saya Weaving Mills Pvt Ltd 08/2014 to 11/2016

- Maintained integrity of general ledger, including the charts of accounts
- Entered financial data into the company accounting database to be verified and reconciled
- Established a QuickBooks accounting system to reflect accurate financial records
- Supervised and coordinated projects for external auditors and examiner evaluations
- Posted receipts to appropriate general ledger accounts
- Research and resolved accounts payable discrepancies
- Reconciled discrepancies between accounts receivable general ledger and accounts receivable trailbalance accounts

Achievements

- Top performer in 2018, 2019 & 2021, 2022,2023
- 1st position in entrepreneurship (INJAZ Pakistan)
- ACSS (advance certificate in Shariah standards)

Education

Master's Level Degree (2.67 CGPA) (M.Phil. Equivalent)

2015 –2019
Business
AdministrationIqra
University

Bachelor's Level Degree

2010 – 2014 (02nd Division)
Accounts & Business Karachi University

Personal information

- Father name Abdul Rauf
- CNIC 42501-1485649-9
- Domicile Karachi

Declaration

I hereby declare that the above-mentioned information is correct up to my knowledge.