

TALHA MASOOD

Internal Auditor

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Dubai, UAE



EXPERIENCE

Internal Auditor

Bank Al-Habib Limited

03/2020 - Present Rawalpindi, Pakistan

- 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

02/2019 - 03/2020 Rawalpindi, Pakistan

- Activating dormant accounts.
- Issuing bank statements certificates and account maintenance certificates.
- Checking vouchers on daily basis and signing daily activity.
- Maintaining insurance file.
- Covering the duties of other staff in their absence.
- Handling and maintaining proper records of cheque books and balancing.
- Acting SS Card Custodian.
- Balancing of all Clearing GL's.
- Maintaining records of undelivered ATM cards.
- 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 reports to Head Office.

Counter Service Manager

Bank Alfalah Limited

05/2015 - 02/2019 Rawalpindi, Pakistan

- Supervising cash, transfer cheques, and pay orders.
- Handling lockers.
- Managing clearing and RTGS transactions.
- Balancing of ATM Cash 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 reports to Head Office.

SUMMARY

Dedicated banking professional with over a decade of experience across various departments within the banking industry. Currently excelling as an Internal Auditor, adept at ensuring compliance, identifying risks, and implementing effective strategies to safeguard organizational assets. Proven track record of delivering meticulous audits and providing valuable insights to enhance operational efficiency. Possesses strong analytical skills, attention to detail, and a commitment to maintaining the highest standards of integrity and professionalism.

LANGUAGES

English
Advanced



Urdu
Native



Hindi
Advanced



SKILLS

Soft Skills

Problem Solving

Flexibility

Communication

Teamwork

Responsibility

Cultural & Adaptable

Confidence

Motivated

Time Management

Stress Management

EXPERIENCE

Head Teller

Bank Alfalah Limited

📅 03/2012 - 05/2015 📍 Rawalpindi, Pakistan

- Cash receipts and making 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.
- Cash In and Out to and from the cash vault.
- Daily balancing of ATM Cash.
- Report the disputed transaction to ATM Dispute Unit.
- Reporting of Cash Difference in ATM and transfer the difference amount in the relevant GL after taking approval from Head Office.
- Balancing of 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 collect cash from them at the end of the day after balancing.

Cash Officer

Habib Bank Limited

📅 11/2010 - 03/2012 📍 Rawalpindi

- Receiving and processing cash receipts and payments.
- Evaluating daily cash levels.
- Receiving and processing customers' remittance application forms for local funds transfers.
- ATM balancing on daily basis.
- Reporting of Cash Difference in ATM and any disputed transaction to ATM Balancing Unit.
- Ensuring that proper commission operations has been properly collected on drafts/remittance Processing all accounts to accounts transfers.
- Resolving and coordinating all branch/front office queries in an efficient manner.

EDUCATION

Bachelors in Commerce (B.com)

University of the Punjab

📅 08/2008 - 10/2010 📍 Punjab College of Commerce Rawalpindi

SKILLS

Hard Skills

Network Security

IT & Computer Skills

MS Office

Tally ERP System

Quick Books ERP System

e-Audit

Temenos 24

TRAINING / COURSES

Trainings & Certification of Banking Operations & AML/CFT & KYC

Two days training session on AML/CFT & KYC at Bank AL-Habib Limited.

One day Learning Program on Effective Communication Skills at Bank Alfalah Ltd.

One day Learning Program on AML/CFT Regulations at Bank Alfalah Ltd.

Two days Learning Program on Operational Excellence at Bank Alfalah Ltd.

Fifteen days Training Program on Branch Banking, Corporate Grooming & Dining Etiquettes and KYC/AML at HBL MDI.