



GHULAM MUSTAFA (MBA Finance)

Motivated accounting 12 + years of banking & diverse operational experienced professional ready to build long-term career with growing team. Focused on maintaining accurate, compliant records and controls responsive to dynamic operating conditions. Detail-oriented and methodical with excellent financial, mathematical & accounting skills, GAAP expertise and IFRS knowledge.

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Dubai-United Arab Emirates

DESIGNATIONS

Branch Operations Manager, Accountant
HR-Administration

CUERRENT VISA STATUS

UAE - Work Permit

DERIVING LICENSE

Valid Pakistani License

EDUCATION

MBA: Finance

University Of Azad Jammu & Kashmir, Muzaffarabad, Pakistan, June 2010

B. Com-IT

University Of Agriculture, Faisalabad, Pakistan, July 2007

HSSC: Pre-Engineering

BISE Mirpur, Azad Jammu & Kashmir, Pakistan, June 2005

SSC: Science

BISE Mirpur, Azad Jammu & Kashmir, Pakistan, June 2002

PGD – IT

Virtual University, Pakistan, Aug 2017

WORK HISTORY

June-2024 – up till Now

ADW Logistics LLC | Skill Level – 1 Operations Manager

Dubai-United Arab Emirates

- Supervise activities of workers to ensure that they are hands-on to promote hard work, which is needed for successful deliveries and completion of production tasks to meet clients' demands and deadlines
- Inspect goods to be delivered to ensure that they are in the right quantity and quality. Supervise the loading of such goods into vehicles for delivery
- Liaise with transportation companies to create a good working relationship to be able to strike good negotiations for transportation of goods, and to prevent hiccups that may arise
- Give vivid directions and guidelines to shipping agents about nature of goods and delivery locations, and maintain communication with them to ensure that goods are not damaged on transit
- Prepare invoice for orders and deliveries as part of record keeping measures and evidence of transaction
- Help in recruiting competent and hardworking workers to carry out daily operations at the organization and put them through in discharging their duties.
- Coordinate with Bank for reconciliation of statement, resolution of queries from bank.
- Payroll process and settlement of all financial activities of the company.
- Liaison with Federal tax Authority to comply with the basic needs during profiling for VAT and other tax related queries.

December 2023 – June-2024

LEFF Global Trading LLC | Skill Level – 1 Accountant

Dubai-United Arab Emirates

- Increased efficiency by streamlining accounting processes and implementing new financial software.
- Improved financial reporting accuracy through meticulous data analysis and reconciliation efforts.
- Assisted in reducing outstanding accounts receivable balances by diligently following up on overdue invoices.
- Reduced expenses by negotiating with vendors for better pricing and terms on services and supplies.
- Coordinate with Bank for reconciliation of statement, resolution of queries from bank.
- Reconciled accounts and reviewed expense data, net worth, and assets.
- Maintained up-to-date knowledge on professional accounting standards to manage financial recordkeeping.

Expertise & Skills

- Excellent competencies in managing all general accounting and financial activities of the business.
- Develop and review accounting records, financial statements, and other financial reports.
- Take care of accounts receivable, follow up, customer vendor reconciliation and prepare MIS reports.
- Handle payments, attend payment enquiries, deal with suppliers, and maintain books of accounts.
- Versed in Tally Prime
- Ability to learn and work in any software.
- Payroll Administration
- Funds Management
- GAAP Accounting
- Cash Flow Analysis
- Tax Return Filing
- Tax Accounting Specialization
- Bookkeeping
- Financial Auditing
- Invoice Balancing
- Accounts Payable and Receivable
- GAAP Understanding
- General Ledger Management
- Budgeting and Forecasting
- Financial Controls
- Financial Records Review
- Fixed Assets Management
- Audit Management
- Business Operations Analysis
- Certified Internal Control Specialist
- Documentation and Reports

LANGUAGES

English, Urdu, Hindi, Hindko

- Used accounting software to issue tax returns and prepare consolidated reports for VAT & Corporate TAX.
- Liaison with Federal tax Authority to comply the basic needs during profiling for VAT and other tax related queries.
- Compiled general ledger entries on short schedule with 100% accuracy.
- Identified legal tax savings and recommended ways to improve profits.
- Diminished outstanding debts by analyzing accounts for issues.

February 2017 – November 2023

Officer-II

Habib Bank Limited – HBL | Branch Operations Manager

Mirpur Region Kotli AJK, Pakistan

**(Worked In Branches, HBL 1804- Seri, HBL 1866- Dhongi, HBL 0612-Khuiratta
HBL 1889-Khadgujan & HBL 0536 Main Branch Kotli)**

- Responsible for supervision of all operations functions like account opening documentation, cash receipt/payments, clearing/remittance, branch security and cleanliness/general maintenance etc.
- Including regulatory/Audit/Internal Control Division compliance, reporting
- Human Resource Management, financial control and accounting, systems, and data processing, Ensuring correct and timely implementation of HOK instruction circulars.
- Record keeping of Cheque Books & ATM/Debit card.
- Ensure that all the processes are completed successfully before the end of the day.
- Monitoring of customer service standards against standards set by the Centre and taking corrective action.
- Supervise branch administration related work.
- Ensure service delivery within the agreed turnaround.
- Authorize all account closures, account amendments and signature deletion.
- Authorize all fixed deposit placements, roll-over, premature encashment requests on the system and the maintenance of relevant documentation.
- Ensuring effective controls are exercised on dormant/inactive and blocked accounts as per policy guidelines.
- Ensure all operations staff are aware of internal and external regulatory framework and it complied with Monitoring of all outstanding suspense accounts.
- Discuss and perform annual appraisals of all reporters.
- Transfer / Posting / maintenance of leave record & salary/perks record.
- Keeping and maintaining inventory of equipment installed in the branch.
- Identify operational risk and inadequate controls.
- Complete understanding of bank operational policies and procedures, including prudential regulation requirements and best practices
- Improved branch efficiency by streamlining operations and implementing new processes & CCTV In charge.
- Managed daily branch operations for optimal productivity and customer satisfaction.
- Overhauled outdated operational procedures to increase branch effectiveness and reduce errors.
- Supervised a team of employees, fostering a positive work environment and emphasizing professional growth.
- Implemented cost-saving measures to reduce overhead expenses without sacrificing quality or service levels.
- Conducted regular performance evaluations for staff members, identifying areas for improvement and opportunities for advancement.
- Coordinated special events at the branch location, resulted in increased foot traffic.

NATIONALITY


Pakistani

Reference:

Imran Ali Jan-Accountant General

Rainbow International Co.

Dubai United Arab Emirates

 **+971 55 134 3236**

- Organized staff schedules to ensure adequate coverage during peak business hours while maintaining employee satisfaction.

July 2015 - January 2017

Officer – II

Habib Bank Limited, HBL | Teller Service Manager

Mirpur Region Kotli AJK, Pakistan

(Worked In Branches, HBL 0612- Khuratta, HBL 0650 - Charhoi)

- Enhanced customer satisfaction by consistently providing efficient and accurate financial transactions.
- Streamlined teller operations for improved productivity, implementing updated policies and procedures.
- Consistently met or exceeded performance goals with diligent attention to detail and strong work ethic.
- Strengthened relationships with customers, addressing concerns and answering inquiries in a timely manner.
- Mentored new tellers, providing comprehensive training on bank products, services, and regulations.
- Collaborated with cross-functional teams to ensure seamless service delivery for customer needs.
- Managed cash inventory, ensuring sufficient funds were available for daily transactions without compromising security protocols.
- Maintained a clean, organized workspace to promote a positive banking environment for both employees and customers.
- Evaluated teller performance regularly, offering constructive feedback and personalized coaching when necessary.
- Performed banking, business administration and financial tasks to guarantee five-star service for clients.
- Improved overall financial reporting by streamlining control processes and reporting structures.

April 2012 - June 2015

Officer – I

Habib Bank Limited, HBL | Teller Cash

Mirpur Region Kotli AJK, Pakistan

(Worked In Branches, HBL 1866- Dhongi, HBL 1737-Panjera, HBL 1804-Seri)

- Enhanced customer satisfaction by providing efficient, accurate cash handling and transaction processing.
- Streamlined teller processes for increased efficiency and productivity.
- Maintained a high level of accuracy with cash transactions, resulting in reduced discrepancies and improved branch performance.
- Balanced cash drawer at the end of each shift, ensuring all transactions were accounted for correctly.
- Improved customer experience by identifying opportunities for process improvements within the teller line operations.
- Maintained friendly and professional customer interactions.
- Handled various accounting transactions.
- Monitored and verified suspicious activity on customer accounts.
- Calculated fees due, interest and change for customer transactions.

Job Responsibilities in Admin & HR:

- Preparing salaries for employees through WPS.
- Preparing overtime data, annual leave salary, gratuity as and when required.
- Attendance report of the employees etc.
- Handling all documentation at the time of recruitment.
- Preparing documents for visa renewal, license renewal etc. as per Free Zone and Non-Free Zone regulations.
- Renewing insurances on time upon expiry.

Job Responsibilities in Customs:

- Following with logistics for both import and export shipments.
- Checking all the local expenses while collecting the Delivery order.
- Verifying the shipment quotations and confirming the best and cheapest quotation for both import and export.
- Verifying all documents before passing customs through E-Mirsal II.
- Updating the CDR account on time while passing customs.
- Checking all the shipments monthly physically in warehouse to make sure none of the shipments are received damaged.
- Handling Customs formalities for both import and export shipments on E-Mirsal II.
- Costing the shipment to end customers.
- Issuing shipping documentation.
- Ensuring all check procedures are completed before release.
- Checking companies meet regulatory requirements.
- Proactively identifying and resolving logistic issues.
- Communicating with customer service about shipment tracking.