

# Syed Minhaj Ur Rehman

Accountant / Trade  
Finance & Banking  
Operations Officer



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View 1, Al Barsha Heights  
(Tecom) Dubai - UAE

🇵🇰 Pakistani

📅 12th May 1989

💍 Married

## PROFILE

Accomplished banking professional with a proven track record in Pakistan's financial sector and currently based in the UAE. With over seven years of expertise in Trade Coordination, Branch Banking Operations, and Teller responsibilities, I am eager to transition and contribute my skills to the dynamic banking landscape in the UAE. Additionally, I have recently diversified my skill set by venturing into freelance accounting, where I excel in areas such as bookkeeping, financial analysis, and tax planning. I am open to exploring opportunities in other industries where my diverse background can be an asset. Committed to delivering excellence in document scrutiny, operations management, customer service, and now, freelance accounting, while adapting to the unique requirements of the UAE market.

## PROFESSIONAL EXPERIENCE

### Crystal Customer Agency, Accountant

August 2023 – present | Dubai, United Arab Emirates

- Handle day-to-day financial transactions, including recording income and expenses, reconciling bank statements, and maintaining accurate financial records.
- Prepared accurate salary slips and salary sheets for multiple clients, ensuring compliance with tax regulations and payroll standards.
- Managed payroll processes, including salary calculations, deductions, and bonus payments, for employees across various organizations.
- Maintained strict confidentiality of payroll information and data security protocols.
- Demonstrated strong attention to detail, integrity, and trustworthiness in handling sensitive financial information and maintaining client confidentiality.
- Developed and maintained organized financial records and document retention systems to facilitate quick access to important financial data.

### The Bank of Punjab, Trade Coordinator

June 2022 – August 2023 | Karachi, Pakistan

- Initial Scrutiny of documents is to be performed to ensure completion of supporting documents as per checklist including signature verification before submitting to trade operations/main hub.
- Coordinate with trade operations/RMs/Customers to regularize discrepant documents, in light of approved SLA.
- To Provide support to respective TPCs/Trade Hub in acquiring of documents required by TPCs/Trade Hub to execute the transaction or Reporting to Internal/External/SBP.
- To scrutinize underlying transactions and prepare / provide list of discrepancies and associated variations with approval / SOPs to concerned customer for completion / removal of discrepancies while keeping RM/BM in loop
- Submission of documents to TPC/Trade Hub in complete scanned form and subsequently deliver the original documents.
- Coordinate with TPC/Trade Hub in completion of any required documents/reports for Monthly/Half Yearly/Yearly reporting or documents for SBP/Internal/External Audit.

### Allied Bank Limited, Trade Finance Officer

January 2016 – June 2022 | Karachi, Pakistan

- Input / initiation for sending transaction request to Trade Factory (TF) for processing after thorough checking/ scrutiny as per standard check list available in Trade Manual. Subsequently dispatch all original documents to TF same day.
- Look after documentation for FE operations through Trade Factory.
- Manage all trade related transactions debit & credit through internal system IMS.
- Execute Inward / Outward remittances (103) at branch level.
- Performs timely and regular reporting to Senior Management.
- Provision of Export Proceeds Realization Certificate (EPRC) to the Customers
- Follow up with the customers for rectification of discrepancies in documents pointed out by TF

### Banking Service Officer – Operation

- Managed transactions including new accounts, customer service and operations
- Open new account of customers.

## LANGUAGES

English	● ● ● ● ●
Urdu	● ● ● ● ●
Hindi	● ● ● ● ●

## EDUCATION

MBA ( Human Resource Management ), Preston University  
2016 | Karachi, Pakistan

## SKILLS

Trade Finance	● ● ● ● ●
Branch Banking Operations	● ● ● ● ●
Reporting Compliance	● ● ● ● ●
Customer Oriented	● ● ● ● ●
Quality Assurance and Control	● ● ● ● ●
Teamwork and collaboration	● ● ● ● ●
Financial Reporting	● ● ● ● ●
Bookkeeping	● ● ● ● ●
Audit and Assurance	● ● ● ● ●
Problem-Solving	● ● ● ● ●
Compliance	● ● ● ● ●

## INTERESTS

Traveling, Cricket

- Verification of new accounts and its documentation according to bank guidelines.
- Issuance of DD, PO and CDR.
- Processing of RTGS & Online transfer of funds.
- Local and intercity clearing (inward & outward).
- Locker Operation.
- Issuance of cheque book , ATM cards and maintain record as per bank guide line.

### Senior Cashier/ Teller / Universal Banker

- Efficient handling of payments / receipt /sorting of local and foreign currency (cash)
- Entry of opening cash balance, posting of all receipts and payments.
- Organized, stocked and maintained the teller window area.
- Coordinated daily cash reconciliation at a high-volume location.
- Handling of the utility bills according to SOP.
- Preparing Cash Management report as per State Bank of Pakistan guidelines..
- ATM Operations and Reconciliation.

## CERTIFICATES

- Allied Certified Teller
- Fair Treatment of Customers
- Managing Trade Compliance
- Trade Finance
- Cash Management