

USMAT ULLAH

Professional Banker/Teller/Admin/Accountant (BS-Commerce)

Visa Expiry 21-Dec-25 | Dubai/Abu Dhabi, UAE | +971509591802 | usmat.ullah786@gmail.com



PROFESSIONAL PROFILE

Highly motivated and detail-oriented and analytical Accountant with 12 years of experience in managing financial records, preparing accurate report, and ensuring compliance with tax regulations. Proficient in various accounting software and committed to maintaining accuracy and efficiency in all accounting tasks. Demonstrated ability to work well under pressure and contribute to the overall success of a financial team. Seeking to leverage skills and expertise to contribute to the growth and success of an organization.

WORK EXPERIENCE

Senior Accountant

HSP INTERNATIONAL FOODSTUFF TRADING

LLC | Location Dubai UAE | Jan-2024 To, Till

- Monitor and report on cash balances & prepare financial statements, reports, and budgets.
- Reconcile import invoices and getting approval from MOFA-UAE
- Handle month-end and year-end closing activities & Assist in the preparation for internal and external audits.
- Reconcile bank statements and resolve any discrepancies & prepare and submit monthly, quarterly, and annual tax returns.
- Provide necessary documentation and explanations during audits & Reconcile accounts payable transactions and resolve discrepancies.
- Process vendor invoices, ensuring accuracy and proper authorization.
- Generate financial reports for management and external stakeholders.
- Analyze variances between actual and budgeted financial performance.
- Stay informed about changes in tax regulations and ensure compliance.
- Record day-to-day financial transactions and complete the posting process.
- Generate and send customer invoices, ensuring timely and accurate billing.
- Manage financial transactions and record keeping for the automotive division.
- Monitor accounts receivable for overdue payments and follow up as necessary.
- Maintain accurate and up-to-date financial records using accounting software.
- Prepare financial statements, including profit and loss statements and balance sheets.
- Monitor and analyze financial performance, providing insights to support business decisions.

Senior Accountant

Eabr Al-Khaleej Fish Trading Company | Location Abu Dhabi

UAE | Feb, 2023 to Dec, 2023

- Handle day-to-day accounting tasks, including accounts payable, accounts receivable, invoicing, and reconciliations.
- Maintain accurate and up-to-date financial records using accounting software.
- Prepare and process supplier payments, including managing post-dated cheque (PDCs)
- Monitor and manage petty cash transactions, ensuring proper documentation and reconciliation.
- Ensure policies and procedures are in place to detect and prevent money laundering and financial crimes.
- Investigate and report any suspicious transactions to the appropriate regulatory authorities.
- Conduct internal investigations into reported AML concerns or violations
- Maintain thorough records of AML compliance activities, including policies, risk assessments, and training
- Promote a culture of AML awareness throughout the organization
- Assist in the preparation and filing of VAT returns and other statutory requirements.
- Collaborate with suppliers, negotiate terms, and communicate effectively to maintain positive relationships.
- Produce regular financial reports, summaries, and analyses to support management decisions.
- Assist in the preparation of annual budgets and financial forecasts.
- Contribute to the month-end and year-end closing processes.
- Ensure compliance with financial regulations and internal policies.

Operation Manager

NRSP Microfinance Bank | Pakistan | July 2016 to Dec 2022

- Managing the operations of a bank branch, including hiring and training of employees, monitoring employee performance, handling customer complaints and resolving conflict between customer.
- Collaborate with management in setting and driving organizational vision, operations strategy, and hiring levels
- Translate strategy into actionable steps for growth, implementing organization-wide goal setting, performance management, and annual operations planning
- Oversee company operations and employee productivity, building a highly inclusive culture that ensures team members can thrive and that organizational goals are met
- Ensure effective recruiting, on boarding, professional development, performance management, and retention
- Ensure compliance with national and local business regulations, and take appropriate action when necessary

- Conduct audits to ensure compliance with federal banking laws and regulations.
- Ensure high level of customer service quality, high level customer satisfaction.
- Upkeep and maintenance of branch premises and fixed assets and responsible of branch security issues.
- Oversee the day-to-day operations of the company, ensuring the highest standards of service excellence.
- Develop and execute strategic plans to drive business growth and profitability.
- Prepare Letter of Credit (LC) and bank guarantee of valued customer for international trade.
- Lead and mentor a team of professionals, fostering a culture of collaboration and excellence.

Senior Customer Service Officer

NRSP Microfinance bank| Pakistan | Feb 2014 to June 2016

- Manage the consolidation and reporting of the annual budget and forecasts
- Ensure the accuracy and integrity of general ledger accounts, including timely and accurate recording of transactions.
- Assist in the preparation and analysis of property budgets and forecasts, monitoring actual performance against budgeted targets, and identifying areas of variance.
- Collaborate with external tax advisors to ensure accurate calculation and timely filing of real estate tax returns.
- Coordinate and provide necessary documentation and support for external audits and financial statement reviews.
- Monitor cash flow activities for real estate projects, ensuring appropriate funding and timely disbursements.
- Perform Compliance checks: Document gathering and performing of compliance checks on all customer transactions ahead of the payment release.
- Prepares monthly or quarterly accounts assigned following standard operating procedures and good accounting practices.
- Responsible for recording the expense, disbursements and accruals for the payroll area in the accounting books.

Accountant & Teller **Jan 2014**

NRSP Microfinance Bank| Pakistan | August 2011 to

- Handle transactions for customer, including check cashing, deposits, withdrawals, transfer, loan payment, cashier's check, inward and out ward remittances and opening and closing of accounts
- Identify customer needs, provide information on new products and services, and provide a high level of customer service, offering answers and assistance with a smile.
- Bookkeeping: Maintain accurate and up-to-date financial records, including accounts receivable, accounts payable, and general ledger entries.
- Updated daily bank ledger, posting daily cheque received, PDC Cheque deposit, Ensure Cheque cleared into bank, monthly bank reconciliation, LC documents
- Monitoring of salaries, timely transfer of salaries, preparing slips, answering any queries and preparation of overtime and deduction.
- Monthly P&L, Balance Sheet, and preparation of the relevant MIS reports according to prescribed formats and schedules to support senior management for decision-making.
- Daily recording of journal entries for data entry, bank transactions, prepayments, accruals, fixed assets, reconciliations on monthly basis.
- To manage accounts payable (bill payments, salaries, petty cash etc.) and receivable through cash / cheque / voucher in a timely manner
- Accounting entries, supporting documentation and accounting records, and coordination with outsourced accounting function;

Certification & Training's

Training program Minimizing SBP Penalties & Audit objections,
 Training program on customer service excellence,
 Training program on Middle Management Development,
 Training program on Operational compliance and Anti Money Laundering,

EDUCATION

Bachelor of Commerce (Accounting and Auditing)

The Islamia Univeristy of Bahawalpur (HEC)| Pakistan | 2011

SKILLS

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|---------------------------|---------------------------|-------------------|
| • Strong communication | • COSO / SOX Knowledge | • Data Analytic |
| • Problem solving skills | • UAE Taxation Knowledge | • Problem Solving |
| • Financial knowledge | • Organized / Disciplined | • Time Management |
| • Accounting Basic skills | | |
| • Team player | • Time management | |

EXPERTISE

- [Microsoft Office & Excell](#)
- [MIS](#)
- [Flex Cube](#)
- [OBI reporting Server](#)
- [Orion](#)
- [Zoho book](#)
- [Tally](#)
- [Quick Books](#)
- [POS](#)

Professional Development / Award

- Award for extraordinary service and achievement of assigned business targets.
- Super cluster award (Oracle base systems)
- Best Employee for the Year

LANGUAGES

- English – Fluent
- Urdu – Native
- Sariki– Native
- Punjabi – Native
- Hindi – Fluent Speaker
- Arabic-- Beginner