

Muhammad Khawar

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Profile & objective

Highly motivated, enthusiastic and ethical accounting professional. Accomplished and energetic, experienced in Accounting Principles, Financial Reporting and Bookkeeping. Motivated leader with strong organizational and prioritization abilities, successful at managing multiple clients and consistently meeting deadlines under pressure. *Seeking a role in accounting and finance.*

Demonstrated Skills & Abilities

- Degree qualification with a major in accounting.
- Strong analytical and problem-solving skills with the ability to achieve positive outcomes.
- Meticulous attention to detail.
- Expert problem solving and strong analytical skills.
- Ability to work in teams or independently, strong organizational and prioritization skills.
- Excellent oral and written communication skills.
- Committed to undertaking further training with the ability to acquire new skills quickly and easily.

Professional Training & Qualification

Bachelors of Commerce & Information Technology. (University of The Punjab Pakistan)

Computer Skills

Oracle Software

SDQ Tech POS

MS Office

Employment History

Accountant

(June 2025 to till date)

Khabeeb Al-Reem Restaurant Al-Attiya Qatar

- Accomplishing day-to-day accounting functions.
- Preparing Financial and management reports.
- Preparing daily Purchase Bills Reports & Reconciliation.
- Preparing Overdue Statements of Bills & Reconciliation.
- Reporting Monthly Closing Statements and Reports & payroll.

Branch Manager (June 2020 to Sep 2023)

The Bank of AJK (Pakistan)

- Overseeing branch operations, customer service and compliance.
- Coordinating with the Retail Banking Manager in implementing and carrying out bank policy and procedures with respect to overall operations of the branch.
- Responsible for business development within the branch market to meet the business goals.
- Coaching and facilitating the staff to ensure sales targets and customer service.

Manager Operations (April 2018 to May 2020)

The Bank of AJK (Pakistan)

- Supervise and lead a team of banking professionals, providing guidance and support.
- Monitor and analyze operational performance, identifying areas for improvement and implementing solutions.
- Ensure adherence to regulatory requirements and internal policies to mitigate risks.
- Coordinate with external partners and stakeholders to streamline processes and achieve operational excellence.
- Conduct regular training sessions to enhance the skills and knowledge of the operations team.

Cash Officer (April 2016 to May 2018)

The Bank of AJK (Pakistan)

- Processing deposits and withdrawals.
- Introducing new members to the banking platform and software.
- Performing regulator account maintenance.
- Opening and closing accounts as required for members.
- Dealing with customer inquiries.
- Performing general administration tasks.
- Helping customers with loan and mortgage applications.
- Using banking software to update account information.

Assistant Accountant (July 2011 – March 2016)

Read Foundation (Pakistan)

- Accomplishing day-to-day accounting functions.
- Preparing Financial and management reports.

- Coordinating & liaising with financial and government institutions.
- Preparing bank deposits & reconciliations.
- Reporting to directors, Managing Accounts Payable/Receivable and payroll.

References

Reference can be furnished on demand.