

# RAZA MUHIB ARIF

## Accountant

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Location: Bin Mehmood, Doha, Qatar



QID and NOC available

## PROFESSIONAL SUMMARY

Detail-oriented and results-driven professional with over 13 years of experience in banking, financial operations, accounting, and customer service. Demonstrated expertise in financial reporting, reconciliation, regulatory compliance, and team coordination. Recognized for analytical skills, leadership, and service excellence. Proficient in ERP systems like SAP and Odoo, with a strong commitment to continuous improvement and accuracy.

## PROFESSIONAL EXPERIENCE

### Accountant

Alhamra Tents and Trading LLC-Doha, Qatar | Mar 2024-Present

- Managed day-to-day accounting operations and maintained general ledger entries.
- Processed vendor payments and tracked accounts payable/receivable.
- Prepared monthly financial reports, payroll, and reconciliations.
- Handled administrative duties, including document control and HR records.
- Coordinated with external auditors and suppliers for timely reporting and compliance.

### Accounting and Operations Officer

National Bank of Pakistan-Rawalakot,AJK | Jul 2019-February 2024

- Oversaw daily branch operations, cash handling, and remittance services.
- Ensured compliance with internal controls and SBP regulations.
- Supervised branch staff and monitored workflow efficiency.
- Maintained accurate reconciliation of remittance and international transfers.

### Accountant & Head Teller

National Bank of Pakistan-Hajira,AJK | Sep 2016-Jul 2019

- Supervised teller staff and ensured timely, error-free transactions.
- Resolved customer issues efficiently and promoted bank services.
- Maintained compliance with AML and money transfer regulations.
- Led internal training sessions on banking policies and digital services.

### Accountant

National Bank of Pakistan-District Khautta, AJK | Mar 2013-Sep 2016

- Managed branch accounts, deposits, withdrawals, and reconciliations.
- Handled customer queries and promoted service satisfaction.
- Prepared periodic financial and operational reports.
- Supported branch audits and maintained document accuracy.

## Assistant Accountant

RUBA Digital Pvt Ltd-Rawalakot Pakistan | Jan 2012-Feb 2013

- Recorded journal entries and updated ledger books.
- Prepared invoices,assisted in payroll, and managed petty cash.
- Supported external audits and monthly closings.
- Coordinated with procurement and warehouse for inventory accounting.

## EDUCATION

Master of Commerce (Finance)

University of Azad Jammu & Kashmir-Muzaffarabad | Mar 2010-Mar 2012

Bachelor of Commerce (Accounting & Banking)

University of Azad Jammu & Kashmir-Muzaffarabad | May 2007-May 2009

## SKILLS

- Financial Analysis & Budgeting  
Strategic Financial Planning
- Regulatory & Tax Compliance
- Reconciliation & Variance Analysis
- Accounting Software: SAP (S/4 HANA), Odoo, QuickBooks  
Cash & Operations Management
- Problem Solving & Time Management
- ERP & Reporting Tools  
Customer Service & CRM
- Team Leadership &Collaboration

## TRAINING & COURSES

- SAP Business One & SAP S/4 HANA-IBDP Pakistan (Ongoing)
- Odoo Accounting ERP-Accounting Academy, Doha (Ongoing)
- Operations Management-NBP Staff College,Islamabad

## LANGUAGES

- English: Proficient
- Urdu: Native
- Arabic:IntermediateHindi:Proficient

## AWARDS & RECOGNITIONS

- NBP Appraisal Ratings:
  - 2020-2022:Excellent
  - 2018-2019: Very Good
- Recognized for outstanding banking performance and excellent service delivery.

## ADDITIONAL INFORMATION

- Nationality: Pakistani
- Date of Birth: 01 April 1989
- Driving License (Qatar): LTV from SEP 2025 to SEP 2030

## REFERENCES

Available on request.