Syed Rizwan Ashraf Jilani

MA Economics, MS IT, Professional & Technical Writer

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PROFILE

Experienced banking and finance professional with 25+ years of expertise, including 13+ years leading Internal Audit for global financial institutions. Specializing in Accounts, Internal Audit, and Compliance, backed by Master's degrees in Economics and IT. Skilled in risk assessment, financial analysis, and regulatory compliance, ensuring operational excellence and strategic decision-making. Recently expanded into Professional and Technical Writing, translating complex financial and technical concepts into clear, impactful content. Seeking a results-driven role that maximizes my expertise in financial auditing, compliance, and content development while driving business growth and innovation.

CERTIFICATIONS& ACADEMICS

MS-Information Technology [year 2004]

MA-Economics [year 2000]

ORACLE Certified Professional [year 2000] **Certified Database Administrator-v7.3**

Associate of Cost & Management Accountant (ACMA)
[cleared part I & II out of 4-1994]

EXPERIENCE

Sumsun Building and Construction Material Trading LLC, Sharjah, [Accountant]

Sept 2022– June 2024

- Oversaw Accounts Payable (AP), Accounts Receivable (AR), and General Ledger (GL), ensuring accurate reconciliation of financial records using Tally Accounting software.
- Acted as petty cash and cheques custodian, maintaining meticulous records and reconciling balances to prevent discrepancies.
- Processed invoices for payment, optimizing vendor relationships through timely settlements and leveraging early payment discounts to improve cash flow.
- Prepared and reconciled monthly/quarterly financial statements for management review.
- Managed monthly payroll processing, ensuring timely and accurate disbursement of salaries while adhering to UAE labor regulations.
- Prepared and reviewed VAT returns, ensuring 100% compliance before submission.
- Streamlined closing processes, including journal entries, accruals, and account reconciliations, to meet deadlines.
- Collaborated with internal and external auditors, providing documentation and resolving findings to ensure compliance.
- Tracked project-related expenses against budgets, optimizing working capital through vendor negotiations and early payment discounts.

Invest Bank, UAE [Internal Auditor-Operations] Mar 2009– August 2022

- As a Team Leader in Operations Audit, successfully led risk-based audit engagements for branches and head office units, ensuring strict compliance with regulatory standards and organizational policies. Responsibilities encompassed audit planning, field and desk reviews, report preparation, and proactive follow-ups with management to resolve findings efficiently.
- Deep expertise in auditing critical functions, including Branch Operations, Procurement, Finance, Remedial, and Credit Control (CCU). Additionally, support the IT Audit team in conducting IT and Cybersecurity audits.
- Beyond regular audits, conducted special assignments, advisory reviews, and investigations, delivering actionable insights to strengthen operational efficiency and regulatory compliance.
- Consistently ensured timely implementation of audit recommendations by maintaining regular follow-ups with departments and branches, resulting in improved internal controls and enhanced risk management practices.

Branch Operations Manager:

- ➔ **NIB Bank Ltd. Pakistan [**Jan 2008– Feb 2009**]**
- ➔ **PICIC Commercial Bank Pakistan [**Sep 2005– Dec 2007**]**

Team Leader Business Operations:

- ➔ **Bank of Tokyo Mitsubishi UFJ. LTD. [**Pakistan, Aug 1997– May 2005**]**

ACHIEVEMENTS

- Reduced outstanding receivables almost by almost 20% within 6 months through proactive follow-up strategies. Conducted monthly reviews of aging reports to prioritize collections efforts.
- Improved cash flow by almost 15% through efficient management of payables by renegotiating payment terms with key suppliers and leveraging early payment discounts.
- During the Finance Department audit, uncovered significant discrepancies that posed substantial risks. Strategic recommendations were provided to address these issues effectively. Some of these are as follows:
  - Financial policies, including ALM, Liquidity, and Investment, had not been reviewed or updated for over 4–5 years, despite mandatory annual updates, leaving critical gaps in compliance.
  - Poor monitoring of the investment portfolio resulted in losses exceeding AED 39M, as delayed actions on underperforming investments went unchecked.
  - Repossessed properties lacked proper revaluation, ownership documentation, and timely disposal, leading to operational inefficiencies and potential losses.
- Earned the prestigious "Winning Through Superior Service" certificate of appreciation from NIB Bank, Pakistan, in 2007 for delivering outstanding performance and exceptional results.

PROFESSIONAL DEVELOPMENT

- Invest Bank Compliance training program “Financial Crime (Middle East) – Game based” passed with 90% score conducted by Thomson Reuters on July 08, 2021.
- Invest Bank Compliance training program “Financial Crime (Middle East)” passed with 90% score conducted by Thomson Reuters on April 03, 2020.
- Workshop on “Customer Due Diligence & Know Your Customer Procedures” (@ CB-Abu Dhabi-UAE on 11/06/2014)

- "Developments in Enterprise Risk Management Conference 2014" (DEWA & IRM @ Atlantis Hotel Dubai UAE on 22/05/2014)
- Various certificate courses from Emirates Institute for Banking & Financial Studies UAE and The Institute of Bankers Pakistan.

OTHER INFO

Nationality: Pakistani
Visa Status: Transferable