

## ALLAH YAR KHAN

Accounts & Finance Manager / Branch Manager/Manager Operations/Credit Manager/Quality Assurance & Control Manager/QMS Auditor/Construction Manager

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### CAREER OBJECTIVE

Seeking senior level assignments in Accounts, Finance, Budgeting, Audit, Control, Banking, Quality Control or Construction Management with a leading organisation.

### PROFILE SUMMARY

- Achievement-driven **Financial Planner & Controller** with 18 years of rich & qualitative experience; pioneer in the design & delivery of innovative financial assignments; with a solid record of contributions leading to lowered risk, heightened productivity & enhanced internal controls
- Hands-on-experience in core **Credits & SME Finance, Accounts & finance functions** i.e. Financing / Funding, Budgeting, Disbursement, Accounting, Reporting, Investment / Placing, Financial Analyses, Custody of Financial Assets, Implementation of Internal Controls, Financial Statement, Legal Affairs, Supervision of Human Resource Management and General Administration etc.
- Moreover I have more than 10 years experience in engineering, quality control and construction particularly in the field of execution of **buildings, Theatre, Villas, Hospital, internal roads & infrastructure projects** in UAE as Senior QA/QC & Assistant Resident Engineer, mainly involved in construction and supervision of Building and Civil infrastructure projects e.g. **construction of DI, HDPE, CS, GRP & PVC water pipelines, pumping station, manholes, road crossing (Ducts, Culverts & NDRCs), testing and commissioning**, handover of projects procedures (up to PAC & FAC stage).
- Dynamic & proactive approach in successful organizational development initiatives that delivered consistent & sustainable revenue & profitability

### CORE COMPETENCIES

Quality Assurance & Control

QMS Auditor

Accounts & Book Keeping

Funding & Budgeting

MIS Reporting

Audit Co-ordination

Construction Management

Financial Planning & Control

Credit & SME Finance

Accounts Receivable & Payables

Payroll & Employee Reimbursements

Commercial Operations

### CAREER SUMMARY

- **ARCO General Contracting Co, Dubai, UAE, as QA/QC Manager** from Feb 2014 – to date.
- **AECOM Middle East Ltd, Abu Dhabi, UAE, as Assistant Resident Engineer** from 2012 to Jan 2014.
- **Al Nasr Contracting Co, LLC Abu Dhabi, UAE, as Project Engineer & QA/QC Engineer** from June 2008 – Nov 2012.
- **Bank Alfalah Ltd., Pakistan as Manager - Credits & Foreign Trade** from Jan'2006 –May 2008,
- **The Bank of Punjab, Pakistan as Branch Manager** from April 1998-Jan'2006,
- **The Bank of Punjab, Pakistan as Branch Operations Manager & Credit Officer** from Oct'1994-April 1998,

### EDUCATION

- **Post Graduate Diploma in Accounting & Finance (DAIBP)** from The Institute of Bankers, State Bank of Pakistan
- **Masters in Economics** from University of the Punjab, Pakistan
- **B.Sc. (Mathematics & Physics)** from University of the Punjab, Pakistan
- **ISO 9001:2015 Quality Management System Lead Auditor (IRCA Certified)**

### TRAININGS

- **OSHA: 30 HRS Construction Industry safety & Health Standard** training course, UAE
- Professional Training For **Quality Assurance & Quality Control, UAE.**

- **Credit & Market Risk, Ways to Mitigate Training Program** from National Institute of Banking & Finance (**NIBAF**), Islamabad in Apr'08
- **Alfalah Gold Standard Service Training Program** from Customer Experience & Quality Assurance Division, Bank Alfalah Ltd. in Jun'07
- **Secured Bank Lending & Structuring of Credit Facilities Training Program** from National Institute of Banking & Finance (**NIBAF**), Islamabad in May'07
- **Basics of Trade Finance Course** from by Bank Alfalah Ltd., Training & Development Centre, Lahore in Dec'06
- **Cash Flow Based Lending Training Program** from Institute of Bankers State Bank of Pakistan in Nov'06
- **Advance Credits Course** from Bank Alfalah Ltd., Training & Development Centre, Lahore in May'06
- **SBP Guidelines on Risk Management Training Program** from Institute of Bankers State Bank of Pakistan in Apr'06
- **Cross Selling & Negotiation Skills Training Course** in Aug'05 from Centre for Management Development
- Six months extensive training on **General Banking Operations & Credits** as Management Trainee Officer at Officer Training Institute, The Bank of Punjab, Lahore from Oct'94-Apr'95
- **Computer Training Course** from PTCL Training Institute, Attock City for 3 months in 1999.

## PROFESSIONAL EXPERIENCE IN QUALITY ASSURANCE & CONTROL

- ❖ **ARCO General Contracting Co, Dubai, UAE, as QA/QC Manager** from Feb 2014 – to date.

**Project No.4003:** Raj Mahal Theatre at Bollywood Parks,

**Project No.6009:** Construction of Fire Station, Police Station, Ambulance Building and Data Centre

**Project No.4005:** Construction of Aluminum Dome for Miniland

**Client: DUBAI PARKS & RESORTS, MERAAS REAL ESTATE HOLDINGS, Dubai.**

### Responsibilities:

- To Ensure that all engineering works are carried out in accordance with quality management system, specifications, statutory requirements, laws, rules & regulations and other contractual requirements with due regards to safety, operability and maintainability.
- As a QA/QC Manager for the above mentioned projects, I am responsible to set up, manage and implement the Project Quality Systems.
- To manage and supervise the Quality Control Plan work to be performed by vendors and subcontractors.
- To monitor and report subcontractor quality Control Plan performance.
- To oversee development and effective implementation of Quality Management systems throughout the designated projects including site locations.
- To provide awareness to company's employees regarding quality management systems.
- Conducting Internal Quality Audits as per defined frequency, prepare audit reports, closing of nonconformities and providing feedback to the management on the effectiveness of the Quality System.
- Coordinate for management review meetings and maintaining records.
- To review and monitor subcontractor Quality Control Plan work scope and review and assess subcontractor Quality Control Program performance/competence prior to award.
- Coordinate with external agencies in matters relating to quality, including certification authorities.
- Coordinates with Project Managers at site for early settlement and implementation of corrective actions for the nonconformities raised by Consultant or during Internal Audits or Inspections.
- Initiate action to prevent the occurrence of any non-conformities relating to the product, process and quality system.
- Identify and record any problems relating to the product, process and quality system. Control further processing, delivery or installation of non-conforming product until the deficiency/unsatisfactory condition has been corrected.
- Establish the objective and process necessary to deliver results in accordance with customer requirements and the organization policies.
- Monitor and measure processes and product against the policies, objectives and requirements for the product and report the results.
- Take actions to continually improve process performance.
- To engage the Project Management Team to ensure the Quality Control Program goals and objectives are met.
- To set up and manage the Quality Control Plan incident reporting and investigation systems.

- To develop sub contractor Quality Control Plan work scope and review and assess subcontractor Quality Control Program performance/competence prior to award.
- To manage and supervise the Quality Control Plan work to be performed by vendors and subcontractors.
- To monitor and report subcontractor quality Control Plan performance.
- To oversee development and effective implementation of Quality Management systems throughout the company including site locations.
- To provide awareness to company's employees regarding quality management systems.
- Coordinates with Project Manager at site for early settlement and implementation of corrective actions for the nonconformities raised by Consultant or during Internal Audits or Inspections.

❖ **AECOM Middle East Ltd, Abu Dhabi, UAE, as Assistant Resident Engineer from 2012 – Jan 2014**

**Projects:**

**Project No.D-10587:** Replacement of 36KM, DN 600 DI Pipeline from Shawamekh R/A to Zayed Military City and associated civil works. **Client:** ADDC, Consultants: **AECOM Middle East Ltd.**

**Responsibilities:**

- Responsible for administration of construction contract works, and assist the RE with prompt exchange of correspondence, submittals, and RFI's to all contractors.
- Orient, assign, and supervise the construction inspection staff on a daily basis so that all contractor activities are adequately covered.
- Supervise and remain vigilant regarding all aspects of the construction activities.
- Respond with appropriate and necessary levels of construction supervision to provide quality assurance in accordance with contract documents.
- Coordinate the interface of the construction work with other contractors on the site. Orient inspectors to verify that contractor is following his approved site Health & Safety plan.
- Assist the RE and QS team in negotiations with the contractor regarding the value of claims or changes in schedule.
- Review the contractor's progress at all times. Monitor the material incorporated in the work, the materials stored at the site, and the contractor's manpower and equipment.
- Attend weekly, monthly, and other progress meetings held at the site as required by the SRE. Identify constraints and recommend corrective measures.
- Review inspector's daily reports and preparation of engineer's daily diary, and general oversight of inspector's daily activities including works assignments, on-site performance, and guidance on the supervision of the contractor's operations.
- Coordination with contractor's supervisory personnel regarding schedule, sequence, and method of work.
- Continuous inspections and consultation with the SRE including the preparation of written and oral reports to the RE on contractual and procedural matters.
- Monitor the actions on site of the Contractor(s) against the project specification and drawings and immediately notify the Resident Engineer of any non-conformity.
- Direct the Site Inspectors (if appropriate) in their daily duties. Assist in the review and forward to the Resident Engineer with any comments on all submittals including contractor design drawings, shop drawings, materials and alternative proposals submitted by contractors.
- Prepare Drafts of any necessary correspondence required for proper administration of the contract as directed by the Resident Engineer.
- Assist the Resident Engineer with the preparation of Monthly Reports on the status of the project.
- Assist with the processing of contractor's interim payment application by checking quantities of works carried out as directed by the Resident Engineer.
- Assist with the assessment, verification and approval of the contractor(s) "As-built" drawings, Operation and Maintenance manuals within thirty (30) days from the provisional taking over of the works handover to the Employer as directed by the Resident Engineer.
- Assist the Resident Engineer in the carrying out of the final inspection for certification of final completion and handing over of the works.
- Ensure that safety measures on site are adequate. Advise the Resident Engineer of any measures to be taken in order to protect the property and lives in and around the site. Identify potential safety concerns and inform the Resident Engineer.

- Monitor the progress of the work against the approved contractor programme of works and advise the Resident Engineer of any issues.

❖ ***Al Nasr Contracting Company, Abu Dhabi, UAE as QA/QC Engineer from June 2008 – 2012.***

**Projects:**

- **C-2(DMA Project No.3/1/180/1-2)** Upgrading of Al Salam Street-Eastern Corniche Road.  
**Client: TRANSCO & ADDC**, Consultants: Tebodin Middle East
- **D-4785:** Construction of DN 800 mm D.I. Water line from Lulu Pumping Station to Conference Palace Hotel, Abu Dhabi. **Client: ADWEA**, Consultants: Tebodin Middle East.
- **KPIZ-1001-257-**Construction of Process Water Network for Khalifa Port Industrial Zones Central & South.  
**Client: Abu Dhabi Ports Company**, Consultants: BECHTEL.

**Responsibilities:**

- Ensuring that all engineering work is carried out in accordance with specifications, statutory requirements, laws, rules, regulations and other contractual requirements with due regards to safety, operability and maintainability.
- Prepares and monitors quality systems including Quality Control Plans & Procedures such as, Method Statements, Inspection and Test Plans.
- Responsible in the Concrete Design Mix, selecting the combination of materials, and for the Trial Mix of the same to come up with the results desired for the project.
- Ensures that only approved materials from approved vendors and calibrated equipment are being use based on the project specifications.
- Reviews materials and technical submittals of vendors, conducts tests for the same and makes recommendations for its use in compliance with the project specifications in concurrence with its suitability of use for the project and its cost.
- Prepares and attends to the daily Inspection Requests in accordance with the approved Inspection and Test Plans, Method Statements and other approved procedures. Supervises Quality Control Procedures in construction stages.
- Ensures that all quality objectives are achieved by working with the construction team, the procurement department and the management, providing technical supports and information.
- Maintained updated register of documents in relation to quality, and made reports for the same.
- Reviews test results of products failing to comply with the project requirements. Performs Corrective Action and Preventive Action and Root– Cause Analysis to avoid recurrence.
- Collects samples of steel products, cement, concrete aggregates (sand and crushed rock), soil, water, and chemical admixtures and others from quarries and from vendors’ depot, supervises the laboratory and field tests procedures for these materials, evaluates the results based on the project specifications and international standards.
- Monitoring Non Conformance’s and following up with site team for close out, ensuring corrective/preventive actions are taken to avoid repetitions of Non-conformances and Quality Assurance & delivery in line with ISO requirements.
- Safety, quality, productivity, environmental control upto Client satisfaction and continual improvement.

## EXPERIENCE AS MANAGER CREDITS & FOREIGN TRADE

❖ **Bank Alfalah Ltd as Manager - Credits & Foreign Trade from Jan’2006 –May 2008**

**Responsibilities:**

- Functioned as an In-charge of the Credits and Foreign Trade at regional level; headed a credit team of 7 members to ensure delivery of exceptional customer service and achieving banks targets with respect to SME financing, lease financing, trade financing and personal loans
- Initiated activities entailing marketing, supervising and processing of credits proposals (funded & none funded)
- Handled the approval and rejection of loan proposals / applications
- Acted as a member of Regional Credit Committee for evaluation of the loan proposals on the basis of financial accounts, cash flows and securities / collaterals of business firms and other entities

- Handled foreign trade processing especially issuance of letter of credits (LCs) to the foreign correspondent banks, paying the proceeds in desired currency as per LC terms and clearance of imported merchandise by approved clearing agents
- Oversaw processing of pre & post sanction formalities regarding charge creation of collateral / securities in coordination with Legal Advisors and arranging legal opinion thereof
- Arranged comprehensive insurance covers for branch assets and Loan securities collaterals/mortgages
- Managed issuance of bank guarantees / performance bonds for contractors, contracting firms, etc.
- Monitored loan portfolio with regards to loan securities insurance, stock taking, controlling direct & indirect disbursement, follow up of recovery of loan and loan related incomes

#### Highlights:

- Marketed a Credit Business Rs.1200 Millions.
- Size of budgets handled Rs.1900 Millions
- Initiatives to minimize portfolio risk.

### DETAILED WORK EXPERIENCE AS BRANCH MANAGER / MANAGER OPERATIONS

#### ❖ As Branch Manager with The Bank of Punjab, Pakistan from April 1998-Jan'2006

##### Apr'98-Jan'06 Branch Manager

- Worked as an In-charge of the financial operations and employees of the branch; led a team of 12 bank staff members including 6 bankers & 6 non-clerical staff to deliver outstanding customer service at district level
- Administered day-to-day activities of the branch operations like customer services, general banking operations & business marketing; identified the needs of customers and steered efforts to market and sell the banks products entailing mortgages, loans, saving & investment schemes
- Ensured implementation of the policies and maintained all quality and procedural standards within the branch in line with the Bank's policy, Government Laws and Financial / Prudential Regulations
- Prepared proposals, collated data and evaluated business mobilisation of branches within district
- Supervised activities like accounts & books of branch on regular basis entailing income & expenditure statement (P&L statement), balance sheet, cash balance book, etc., involved in the documentation of monthly, quarterly, & annual progress and planning & budget report at district level branch

#### Highlights:

- Proved successful in effectively managing assets / loan portfolio of Pak Rs.600 Millions as Credit Officer and an assets / loan portfolio of Pak Rs.650 Millions as Branch Manager
- Holds the distinction of managing a liability portfolio of Pak Rs.900 Millions as Branch Manager in year2004-5.

##### Jan'96-Mar'98 Branch Accountant - District Headquarter Branch

- Involved in the preparation of:
  - Daily Journals (daily transactions record)
  - Branch balance sheet on daily, weekly & monthly basis
  - Branch P&L statement on daily, weekly & monthly basis
  - Monthly, quarterly & annual progress for planning and budget report at district level branch
  - Furniture & fixture statements and depreciation records
- Executed periodical reconciliation of branch accounts with Central Bank & Head Office and handled calculation of mark-up / accrual thereof
- Supervised salaries & payroll management & disbursements; functioned as a coordinator to get the accounts audit from statutory and government auditors
- Oversaw the submission of regulatory returns to Central Bank and other Government departments

##### Oct'94-Dec'96 Credit Officer

- Initiated and processed credits proposals (funded & non funded) and handled facility structuring in consumer, SME & agriculture financing
- Processed foreign trade, issued Letter of Credits(LCs) and bank guarantees / performance bonds
- Arranged comprehensive insurance covers for branch assets and Loan securities collaterals / mortgages
- Steered activities for loan portfolio pertaining to loan securities insurance and stock taking
- Controlled direct & indirect disbursement and followed up for the recovery of loan and loan related incomes

## IT SKILLS

- MS Office ( Word, Excel, PowerPoint and Outlook-Web Access
- Computerised / Online & e-Banking
- Oracle Financial Applications, SAP, Fox Pro & Tally EPR 9.0 Accounting
- Aconex/PM Web etc. Reporting Systems

## PERSONAL DETAILS

Date of Birth	:	21 <sup>st</sup> September, 1972
Nationality	:	Pakistani
Marital Status	:	Married
Languages Known	:	English, Arabic, Urdu, Persian, Punjabi & Pashto
Driving License	:	Valid UAE & Pakistani Driving Licenses
Visa Status	:	Residence Visa
Address	:	MBZ City, Abu Dhabi, UAE

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