

MD MONAZIR KHAN

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PROFESSIONAL SUMMARY

Banking Operations Specialist with 6+ years of progressive experience managing high-value transaction environments within leading financial institutions. Proven expertise in cross-border payments, SWIFT operations (MT103, MT202, MT199, MT940), foreign exchange transactions, and trade finance. Strong focus on AML/CFT regulatory compliance, risk mitigation, and operational excellence. Demonstrated ability to handle high-volume financial transactions while maintaining strict adherence to international banking standards. Adept at managing end-to-end transaction lifecycles including remittance processing, nostro reconciliation, sanction screening, and interbank settlements. Valid QID with NOC — available for joining.

PROFESSIONAL EXPERIENCE

Payroll Accountant

Aug 2025 – Present

Balkawa Cleaning Hospitality & Contracting W.L.L | Doha, Qatar

- Manage end-to-end payroll processing for employees, ensuring accurate and timely salary disbursement in compliance with Qatar Labor Law.
- Prepare, verify, and upload WPS (Wage Protection System) salary files in strict compliance with local labor regulations.
- Maintain payroll data including attendance records, overtime calculations, deductions, and allowances; process leave salary, final settlements, and end-of-service benefits.
- Perform payroll reconciliation and prepare management reports; coordinate with HR and Finance to resolve discrepancies and maintain data accuracy.
- Maintain organized payroll documentation and employee salary records to support audits and internal verification requirements.

Key Achievements

- Achieved 100% on-time payroll processing and WPS submissions, maintaining full compliance with labor regulations throughout tenure.
- Strengthened payroll accuracy by implementing systematic verification and reconciliation procedures, reducing discrepancy rates.
- Established well-organized payroll records structure, supporting smooth audits and improved payroll transparency.

Senior Officer – Finance Operations

2022 – 2025

IDFC FIRST Bank | India

- Managed end-to-end processing of high-volume domestic and international remittance transactions, maintaining accuracy, compliance, and SLA adherence.
- Oversaw SWIFT payment operations including MT103, MT202, MT199, and MT940 messages; ensured timely execution and effective resolution of payment exceptions.
- Conducted detailed AML and CFT verification checks including sanction screening (OFAC/UN) to ensure full compliance with regulatory and internal risk frameworks.
- Executed foreign exchange transactions and monitored exchange rate application in compliance with treasury guidelines, minimizing financial exposure.
- Performed nostro account reconciliation and monitored interbank settlements, ensuring timely identification and resolution of discrepancies.

- Supported trade finance operations including Letter of Credit processing, documentation verification, and payment execution per international trade standards.
- Coordinated with correspondent banks and internal stakeholders to investigate and resolve cross-border payment issues, minimizing transaction delays.
- Utilized banking platforms including Finastra Mysis, Newgen Omni flow, and TRAACS to streamline operations and enhance processing efficiency.

Key Achievements

- Improved transaction processing efficiency by 25% through enhanced workflow coordination and reduced manual intervention.
- Achieved 99.8% accuracy in high-volume remittance processing, significantly reducing operational errors and rework.
- Reduced reconciliation discrepancies by 30% through proactive monitoring of nostro accounts and timely issue resolution.

Associate – Finance Operations

2019 – 2022

IDFC FIRST Bank | India

- Supported daily remittance processing activities (inward and outward transactions), ensuring accuracy and compliance with banking regulations.
- Assisted in SWIFT operations by preparing and validating payment messages, ensuring timely processing and minimal transaction failures.
- Conducted transaction monitoring and AML/CFT compliance checks; performed reconciliation across multiple accounts and identified discrepancies for timely resolution.
- Assisted in foreign exchange transaction processing with proper documentation and regulatory compliance; maintained accurate records to support audit requirements.
- Provided operational support for customer queries related to remittance and payment processing, contributing to high service quality standards.

Key Achievements

- Consistently maintained 99%+ transaction accuracy, contributing to improved operational reliability across the team.
- Promoted to Senior Officer role based on outstanding quality and efficiency metrics — recognized among top performers.
- Reduced transaction processing turnaround time by 20% through effective coordination and deep process understanding.

EDUCATION

Bachelor of Technology (B.Tech)

2014 – 2018

Aryabhatta Knowledge University

CERTIFICATIONS

- Anti-Money Laundering (AML) and KYC Compliance Certification
- International Trade Finance Certification
- Financial Management Certification

CORE SKILLS & COMPETENCIES

Payments & SWIFT: Cross-Border Payments, SWIFT MT103 / MT202 / MT199 / MT940, Remittance Processing, Interbank Settlements, Payment Exception Handling

Compliance & Risk: AML / CFT Compliance, KYC, Sanction Screening (OFAC/UN), Regulatory Compliance, Operational Risk Management, Fraud Prevention

Trade Finance: Letter of Credit Processing, Trade Documentation Verification, Documentary Credits, Trade Settlement Operations

Reconciliation: Nostro Account Reconciliation, Account Reconciliation, Financial Reconciliation, Discrepancy Resolution, Payment Investigation

FX & Treasury: Foreign Exchange Operations, FX Settlements, Treasury Operations, Exchange Rate Monitoring **Payroll:** WPS Salary Processing, Payroll Reconciliation, Final Settlement, End-of-Service Benefits, Overtime & Allowance Calculation

Systems & Tools: Finastra Mysis, Newgen Omni flow, TRAACS, IDPMS, Core Banking Systems, Banking Payment Platforms

Microsoft Excel: Advanced Formulas · PivotTables · VLOOKUP/XLOOKUP · MIS Reporting · Financial Reconciliation Dashboards

Microsoft Office: Word (document drafting, report formatting), Outlook (professional correspondence), PowerPoint (management presentations), Teams (cross-functional coordination)

Other: Audit Compliance, Process Improvement, Workflow Optimization, SLA Management, Financial Reporting, Documentation Management