

MUHAMMAD ASIF

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CAREER OBJECTIVE:

To join a team of professionals in a dynamic organization looking for qualified and experienced personnel to respond its environment profitably and where I can have opportunity for professional as well as personal development.

PROFESSIONAL WORK EXPERIENCE:

Organization: **APNA MICROFINANCE BANK**

Tenure: **27 May 2024 – To till now**

Designations: **MICRO CREDIT OFFICER**

JOB SPECIFICATION:

- The ability to clearly explain complex loan products, terms and conditions to clients
- Ability to pace up business by promoting Credit Sales Products and building up asset base of Bank
- Field visits for disbursement/recovery of loans in a timely manner to the farmers as per bank's policy
- Effectively manage the service environment of a branch
- To ensure inter-departmental coordination for smooth operations and good working relationships

Organization: **M. ISMAIL & SONS AUTO PARTS & LUBRICANTS**

Tenure: **01 Feb 2022 – 26 May 2024**

Designations: **ACCOUNTANT**

JOB SPECIFICATION:

- Data Entry in SQL Software
- Maintenance vendor record
- Trial Balance
- Keeping lubricants & spare parts record
- Invoicing/Billing
- Computer troubleshooting problems solution
- Hardware & Software solution

Organization: **TELENOR FRANCHISE**
Tenure: **01 Apr 2020 - 31 Jan 2022**
Designations: **CUSTOMER REPRESENTATIVE OFFICER**

JOB SPECIFICATION:

- Provide the highest quality of service to customers over the phone with a positive attitude within the defined SOPs of the company
- Keep abreast with the latest information w.r.t the products, policies and procedures of the company in order to handle customer queries and complaints effectively and efficiently.
- Resolve products and service problems by clarifying customer's complaint
- Determining the cause of the problems
- Selecting and explaining the best solution to solve the problems
- Expediting correction or adjustment
- Maintenance of sim records
- Computer troubleshooting problems solution
- Hardware & Software solution

Organization: **U MICROFINANCE BANK**
Tenure: **17 Oct 2017 - 31 Dec 2017**
Designations: **DATA ENTRY OPERATOR (INTERNEE)**

JOB SPECIFICATION:

- Data Entry of files
- Maintaining of files records
- Check and balance files records on daily basis
- All the records of bank keep safe and forward to respective Boss
- Mailing all the records to the respective Boss

ACADEMIC QUALIFICATION:

<u>DEGREE</u>	<u>YEARS</u>	<u>BOARD/UNIVERSITY</u>	<u>MARKS %</u>
<i>BSc.</i>	<i>2018</i>	<i>BZU Multan</i>	<i>47%</i>
<i>FSc.</i>	<i>2015</i>	<i>BISE DG Khan</i>	<i>49%</i>
<i>Matriculation</i>	<i>2013</i>	<i>BISE DG Khan</i>	<i>79%</i>

COMPUTER KNOWLEDGE:

- 6 Month Certificate in Computer Application from TEVTA.
- Experienced in using application (Word, Excel, Power Point and Access).
- Working Knowledge of Microsoft Windows.

COMPETENCIES & TRAINING

Core Competencies:

- Management/leadership
- Lead with integrity
- Communication relationship building
- Teamwork
- Influencing/persuasiveness.
- Client focus.
- Communication.

PROFESSIONAL TRAINING:

- Leadership
- Time management
- Relationship building
- Performance management

FINANCIAL ANALYSIS:

- Interpretation and Analysis of Financial Data.
- Strong organizational, managerial, problem solving, interpersonal and negotiation skills.
- Confidently able to work independently or in a team.

INTERESTS AND HOBBIES:

- Taking active part in social-benefit assignments and playing games like Cricket, Badminton.

PERSONAL INFORMATION:

Date of Birth	:	20-Jul, 1995
Religion	:	Islam.
Marital Status	:	Unmarried.
Language	:	English/Urdu/Saraiki
Nationality	:	Pakistani.