

**MUHAMMAD KASHIF JAVED**

TDA Colony Muslim Town Layyah

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**OBJECTIVE**

To secure a position with a well-established Organization Stable environment that relationship in the field of Banking that will lead to a lasting.

**EXPERIENCE:**

**Worked in Gohar publisher as “Marketing Executive” with effect from 29-08 2013 to 01-08-2016**

Layyah, Chowk Azam, Chowk Munda, Karor Lal Eason, Fateh Pur, Kot Sultan, Bhakkar, Darya Khan, Kallur Kot, Mankera, Hyderabad Thal, Bahil-Notak.

* Sales targets
* Training / Seminar/ Workshops conducted
* Sampling in more then 2000 schools in session wise
* Customer relationship management
* Focused on competitors activities & knowledge
* Distribution handling / new distribution exploring

**Worked in Silver Sand paints as “Sales Officer” with effect from 10-08-2016 to 21-07-2018**

Layyah, Bhakkar

**Worked in Telenor Microfinance Bank as Recovery Officer (Assistant Manager)2A from August 08, 2018 to October 05, 2022.**

* Acting Recovery Supervisor Team of Layyah, Karor Lal Eason, Chowk Azam, Kot Addu, Jam Pur, Kot Chutta, DG Khan,
* Preparing Settlement and according approval
* Team Recruitment and Trainings
* NPL ,Charging off and Write off Reporting
* SBP Reporting

**Career achievements:**

**Yearly achieved our Targets Yearly planning to manage our team targets in this year awarded Certificate Best Recovery Officer in the Multan Region.**

**Special assignment, with quality assurance review & risk assessment & field audit Project**

**(Sweep)**

**Portfolio Review, Reporting & Record Keeping, Identify Field Risk, Reason of Default, customer verification through calls and personal visits, visits in these branches**

Sargodha, Lodhran, Khanewal, Lahore, Kasur, Ella Abad, Layyah,

**Worked in NRSP microfinance bank as “Recovery Manager” 06-10-2022 to 13-12-2022.** Layyah, Fateh Pur, Chowk Azam, Karor Lal Eason, Kot Sultan , Bhawalpur

**Working in Pepsi-SCL as “Territory Sales executive” 01-08-2023 to till date.**

 **Chowk Azam, Diara Deen Panah, Jaman Shah , Chowk Munda**

* Sales Targets/ Team sales targets/ KPI,s
* Primary & secondary Targets
* Market development / business growth
* Market share improvement strategies
* Distribution handling / New distribution exploring
* Customer relationship management

**Computer Skills:**

**One Year Certificate in Computer Applicatoin & Office Professional B+ / 75% marks in Govt Vocational Training Institute**

**Professional Trainings:**

* Know Your Customer and Anti Money Laundering
* Time and Work load Management
* Magic of team Work
* Handling Peoples Positively
* Consumer protection Behavior and ECIB (SBP)

**Education:**

**Bachelor of Masscommunication**

Year 2015 Marks 896/1500 60%

**Faculty of Commerce**

Year 2013 Marks 796/1300 61%

 **Matriculation**

Year 2010 Marks 580/ 1000 58%

**PERSONAL INFORMATION:**

Father’s Name Javed Ahmad Khan

Nationality Pakistani

Marital Status Married

Religion Islam

Domicile. Layyah (Punjab)

Gender Male

CNIC # 32203-0882708-5

Date of Birth 01-04-1988

Driving License# 16684

**Language Skills:**

English, Urdu, Punjabi and Saraiki with equal ease

**REFERENCES**

 will be provided upon request