

# MUHAMMAD ABRAHEEM

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## Summary

With several years of experience in customer facing roles for leading banking and retail organization. I have built the ability to provide an outstanding services within any environment and ensures that I represent any business in a professional and approachable manner. Having deal with a broad range of customers across multiple sectors. I possess solid skills in Organization, problem solving, team work and communication and am able to handle complex situations whether they are in a face-to-face or telephone settings

## Core Competencies

- Banking and Retail
- Operational Excellence
- Relationship Building
- Leadership
- customers services
- complaint handling
- Sales
- Customer & Staff Relations

## Professional Experience

RECOVERY OFFICER (OG3) CONTINUE JOB

U MICROFINANCE BANK

- Recovery of NPL Customers
- Recovery of write off customers

PERSONAL SALARY LOAN OFFICER (OG3)

Nov, 2017 – Nov, 2021

THE BANK OF PUNJAB

Served as Evaluate, reauthorized, or recommend approval of commercial, real estate, or credit loans. i have performing following responsibilities;

- Contact with Govt. employees or people to ask if they need a loan.
- Meet with loan applicants to gather personal information and answer questions.
- Explain different types of loans and the terms of each one to applicants
- Obtain and verify financial information, such as the applicant's credit rating and income level.
- Analyse and evaluate the applicant's finances to decide if the applicant should get the loan.
- Approve loan applications or refer them to management for a decision.

LOAN OFFICER

2016 - 2017

HBL Microfinance Bank

Aiming to provide a range of banking and advisory services for customers both face-to-face and over the telephone as Business operation manager,

## Objective

Productive loan processor and Multifaceted Front Officer.

## Languages

Urdu



Write, speak, understand.

English



Write, speak, understand

Arabic



Understand and to speak some extent.

Punjabi



Write, speak, understand.

Saraiki



Write, speak, understand.

## Personal Skills

Business Knowledge.  
Leadership.  
Customer dealings.  
Perform Data Entry.  
Documentation.  
Product marketing.  
Creative and innovative.  
Adaptable.

## Personal Details

Coordination Skills.  
My responsibilities was at First Micro-finance Bank;  
Meet with loan applicants to identify their needs and collect information for loan applications.  
Complete loan contracts and teach clients on policies and regulations.  
Interview applicants to define financial eligibility and establish debt payment plans.  
Monitor and update account records.  
Submit loan applications in a timely manner.  
Prepare detailed loan proposals.

## Education

Bachelor in Arts (BA)	2003 - 2005
Bahauddin Zakary University Multan, Pakistan	
Major subjects; Economic, English	
Intermediate in Computer Science (ICS)	2001 - 2003
Govt. Inter college, BISE Dear Ghazi Khan, Pakistan	
Major subjects: Computer, Statistics	
	1999 - 2001

## Matriculation

Nationality	:	PAKISTAN
Date of Birth	:	11/15/1986
Cnic	:	32110296137013
Sex	:	Male
Civil Status	:	Married
Religion.	:	Muslim
Father Name	:	Khuda Bukhis
Languages Known	:	English, Urdu, Arabic, Hindi

## Declaration

In the above fact are true and correct to the best of my knowledge. If you could give a chance to work with you, I assure that I will discharge my duties to the entire satisfaction of your organization.

Govt Boys high School Samina

## Technical Competency

One-year diploma in hardware.

- Microsoft Office Suite.
- Sales Force.com

BISE Dear Ghazi Khan, Pakistan  
Major subject: Arts

## Interests

Surfing Internet, Event Management.  
Punctual managing teams and persuading people through my interpersonal skills.  
In meeting Deadlines.  
Full fill commitments and never lose focus while working in stress.