



MUHAMMAD ARIF

Relationship Associate

07-05-1996

Male

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Chah Bakain Wala P/O Uttara
Sandila Tehsil and District
Muzaffar Garh, Pakistan

CAREER OBJECTIVE

To secure a challenging position in a reputable organization to expand my learnings, knowledge, and skills. Secure a responsible career opportunity to fully utilize my training and skills, while making a significant contribution to the success of the company

SKILLS

Communication Skills

Leadership experience

Problem-solving abilities

Time Management

Customer service

Decision Making

Team work

MS Office

INTEREST

- Watching Cricket - Travelling
- Watching Movies - Reading Books



EDUCATION

BBA(HONS) BANKING AND FINANCE

IBF BZU, Multan

2018

CGPA : 2.69/4

F.SC (PRE ENGINEERING)

BISE.DG Khan

2013

Marks : 852/1100

MATRICULATION (SCIENCE)

BISE.DG Khan

2011

Marks : 858/1050



WORK EXPERIENCE

MCB BANK LIMITED AT MCB CIRCLE OFFICE MULTAN

NOV 2021 - PRESENT

Relationship Associate

Key Responsibilities as Relationship Associate

- Manage client queries on portfolio related matters
- Develop strong internal relationships with portfolio managers, product specialists and other teams globally to enhance delivery of our services to clients
- Management of the bank familiar with the bank's main functions -- for example, credit, deposit and investment products.

KHUSHALI MICROFINANCE BANK LIMITED AT SHAH JAMAL BRANCH

OCT 2019 - OCT 2021

Loan Officer

Key Responsibilities as Loan Officer

- Implement assigned sales/service plans to achieve growth objectives by agreeing on micro level sales, service, cross-selling and delivery plans with RM and ensuring on track performance.
- Portfolio Management:

ZTBL AT SHAH JAMAL BRANCH

FEB 2019 - MARCH 2019

Internship

MCB AT SHAH JAMAL BRANCH

AUG 2018 - SEPT 2018

Internship



CERTIFICATE

- Time & Stress Management Seminar
- Computer Short Courses



AWARDS / HONOURS

- Excellence Award
- Best Performance Award



LANGUAGES

- English
- Urdu
- Saraiki
- Arabic



REFERENCES

Will be furnished on demand