

MUHAMMAD JAVAID ASLAM

Retail Sale Banking / Collection / Account Management

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🌐 linkedin.com/in/javid-aslam 📄 Immediately Available - Own Visa

Profile

12+ years of diversified professional experience in Retail sale banking As a Credit Officer, Personal Finance Officer, Bank Officer, Relationship Manager, Branch Manager, and Area Manager Capacity. Major responsibilities include Financial Marketing, Collection, Assets, Liabilities growth, sales, and Distribution along with employees and Branch Management

Professional Experience

Branch Manager (AVP I), NRSP Microfinance Bank Ltd.

09/2022 – 05/2023

As a Portfolio and Business Development Specialist, I've excelled in managing asset collections, consistently surpassing recovery and delinquency targets. I've strategically implemented and optimized regional collection structures, overseeing in-house teams, recovery agencies, and legal/civic interventions.

Pakistan

- Proven success in exceeding recovery and delinquency targets, showcasing a results-driven approach.
- Implemented and optimized regional collection structures, maximizing the synergy between in-house teams, recovery agencies, and legal/civic interventions.
- Managed collection call centre operations, emphasizing process compliance and effective Promise-To-Pay (PTP) management.
- Collaborated with HO/Zonal teams on business development and personal financing initiatives.
- Monitored timely cash deposits, ensuring accurate reflection within established Turnaround Time (TAT).
- Conducted regular portfolio reviews, identifying areas for improvement and enhancing overall regional performance.

Area Manager (Collection/Project), APNA Microfinance Bank Ltd.

02/2022 – 09/2022

- Responsible for achieving financial collection and project goals, managing collection activities, implementing project plans, analyzing loan data, and maintaining positive borrower relationships.

Pakistan

Relationship Manager(Assets), U Microfinance Bank Ltd.

07/2021 – 02/2022

- Built client relationships, managed asset and personal finance collection activities, analyzed loan data, identified areas for improvement, and implemented collection strategies to achieve targets at U Microfinance Bank.

Branch Manager, Telenor Microfinance Bank Ltd.

12/2011 – 05/2020

I have successfully undertaken a diverse array of responsibilities, contributing significantly to the growth and efficiency of the organization. My major responsibilities span the realms of personal finance, collection, risk management, and operations. The following outlines the key duties and achievements during my tenure:

Pakistan

- Provided expert financial advice and guidance to clients, fostering long-term relationships and driving customer satisfaction.

- Led a high-performing collection team, providing training, motivation, and support to enhance overall team productivity.
- Conducted regular risk analysis and formulated risk mitigation strategies, contributing to the overall stability and resilience of the branch operations.
- Built and led a cohesive team, fostering a culture of collaboration, accountability, and continuous improvement.
- Collaborated with senior management to devise and implement strategies for market expansion and customer acquisition.

Senior Credit Officer, ORIX Leasing Pakistan Ltd.

03/2010 – 11/2011
Pakistan

In my capacity as a Senior Credit Officer at ORIX Leasing Pakistan Ltd., I meticulously conducted credit assessments, analyzed financial data, and contributed to robust risk management strategies. Navigating a complex landscape, I cultivated and maintained client relationships, ensuring a transparent credit application process. My role extended to policy compliance, where I ensured adherence to regulatory guidelines and internal policies, while also actively participating in credit committee decisions. Committed to process improvement, I initiated efficiency measures and played a pivotal role in enhancing overall credit operations. This experience fortified my expertise in credit evaluation, risk mitigation, and client engagement within the financial sector.

Certificates

**TMB Employee Orientation
(Mandatory course)**

Telenor Microfinance Bank

**Fair Treatment to Customer
(FTC) (Mandatory course)**

Telenor Microfinance Bank

**KYC, AML & CFT (Mandatory
course)**

Telenor Microfinance Bank

**Information Security (IS)
(Mandatory course)**

Telenor Microfinance Bank

AML-CFT-PF Training

U microfinance bank

**Information Security
Awareness Session**

U microfinance bank

Education

B.com, University of The Punjab

Bachelor's in commerce

2006 – 2008

Pakistan