



MUHAMMAD ABRAHEEM

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SUMMARY

Seasoned customer service professional with extensive experience in leading banking and retail organizations. Proven ability to deliver outstanding service in diverse environments while representing businesses with professionalism and approachability. Skilled in resolving complex situations effectively in both face-to-face and telephone settings, with strong organizational, problem-solving, and communication skills. Committed to fostering teamwork and enhancing customer satisfaction through dedicated service.

EXPERIENCE

Relationship Officer

U MICROFINANCE BANK

March 2022 – September 2024, DG Khan, Pakistan

- Managed the recovery process for written-off accounts, successfully reclaiming 42 % of previously lost revenue.
- Oversaw disbursement of various loan products including cash loans, personal loans, salary-based loans, auto loans, and mortgages.
- Developed and nurtured relationships with new bank customers, providing personalized financial advice and product recommendations.
- Conducted thorough financial assessments and risk analyses to ensure responsible lending practices across all loan categories.

Personal Salary Loan Officer (OG3)

THE BANK OF PUNJAB

November 2017 – November 2021, DG Khan, Pakistan

- Evaluated, reauthorized, and recommended approval for commercial, real estate, and credit loans
- Proactively contacted potential clients, including government employees, to assess loan needs
- Conducted client meetings to gather personal information and address inquiries about loan products
- Explained various loan types and their respective terms to loan applicants
- Obtained and verified financial information, including credit ratings and income levels
- Analyzed and evaluated applicants' financial situations to determine loan eligibility
- Approved loan applications within authorized limits and referred complex cases to management for decision-making

LOAN OFFICER

HBL Microfinance Bank

April 2016 – July 2017, DG Khan

- Led diverse banking and advisory services delivery, encompassing both in-person and telephone customer interactions
- Oversaw operational strategies to enhance customer experience across multiple service channels
- Managed cross-functional teams to ensure seamless provision of banking products and services to meet varied client needs

EDUCATION

Bachelor in Arts (BA)

Minor in Economics • Bahauddin Zakary University Multan, Pakistan • Dear Ghazi Khan, Pakistan • 2005

SKILLS

- Microsoft Office Suite: Word, Access, Excel, Outlook), Salesforce ERP
- Business Knowledge, Leadership, Customer Dealings, Perform Data Entry, Customer Service Excellence, Organization and Problem-Solving
- Documentation, Product Marketing, Adaptable, Effective Teamwork, Strong Communication

LANGUAGES

Languages

- English, Arabic, Urdu, Hindi, Punjabi, Saraiki, Pashto