



MUHAMMAD KASHIF

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Home: SABQA BUILDING FLATE # 306 MEENA BAZAR BUR DUBAI, 00000
DUBAI (United Arab Emirates)

ABOUT ME

An energetic, driven and highly motivated professional who has a strong desire to succeed and who possesses the ability to build positive working relationship with customers. Kashif is someone not only with great experience but also professional gravitas who clearly understands the operational and development needs of business. Looking for a suitable role.

WORK EXPERIENCE

RELATIONSHIP MANAGER (Asset)

KHUSHHALI MICROFINANCE BANK LIMITED [27 Mar 2023 – 25 Oct 2023]

The main work:

Business Growth & Portfolio Management:

- Identify potential untapped areas, Businesses, alliances for asset business growth.
- Guide team in achieving their benchmarks, Asset Business targets and cross-selling.
- Ensure business growth in all products and services in line with branch business plan.
- Ensure compliance in sales, collection, and product/services delivery to the customers.
- Holds full responsibility for all marketing, sales, target achievement and communication matters with upper management.
- Portfolio performance review and proactive collection perusal, ensuring key portfolio indicators like CCR, PAR and W/Offare within the assigned bench marks.

Compliance & staff development:

- Intimate HR department for training and development needs of team/individual.
- Develop a culture of cross-selling of products and services through regular training and capacity building of the team.
- Develop teams' performance on KMBL products/processes and ensure refreshing their knowledge through time to time interventions.
- Enforce implementation of processes in sales, service and delivery to customer in accordance with KMBL policies and SBP regulations.

TEAM LEAD TRAINER

KHUSHHALI MICROFINANCE BANK LIMITED [13 Jul 2021 – 25 Mar 2023]

The main work:

Portfolio Analysis & Default Management:

- Scrutinize and verify information, documents, collateral and other detail regarding applicants as narrated in the loan agreement.
- Guide and support branch team members in execution of day to day credit, recovery and default management procedures / practices.
- Ensure genuineness of loan requirement, business, applicant, guarantor and collateral to ensure that loan will not be hijacked or misused.
- Implementation of recovery & default management strategies and action developed by portfolio quality team within respective branches.
- Follow up on delinquent portfolio and ensure recovery benchmarks are achieved.

Compliance & Reporting:

- Ensure credit policies and guidelines are being adhered to at the respective branch.
- Ensure prompt actions on all Branch Portfolio (credit) related audit and compliance reports based on feedback from area management.
- Enforce implementation of processes in sales, service and delivery to customer in accordance with KMBL policies and SBP regulations.

LOAN OFFICER

KHUSHHALI MICROFINANCE BANK LIMITED [21 Apr 2018 – 12 Jul 2021]

The main work:

- Creating cross sell and up sell opportunities.
- Handling face-to-face enquiries from customer.
- Thoroughly assess the financial soundness of the business and repayment capacity.
- Keeping in touch with customers through personal visits, telephone calls and emails.
- Cold-called customers to promote the Bank and its products maximizing business opportunities and building relationships.
- Ensure compliance of bank products SOPs and SBPs rules and regulation to safeguards reputation of the bank to avoid any financial, operational and market loss by adopting internal control standards in true letter and spirit.

Assistant Manager Audit

Bliss Distributors (FMCG) (Al Ameen Trading Corporation) [1 Jul 2016 – 31 Oct 2017]

The main work:

- To check the Claims.
- To conduct Cash Audit.
- To review Principals account reconciliation.
- To review Bank reconciliation made by Accounts department.
- To implement Controls and Continuous follow up for the Compliance of the same.
- To check all types of vouchers i.e. Expenses, Purchases, Sales and Receipt vouchers with supports.
- Review Invoices, Work orders Stock reports, Consumption reports, Daily sale reports, weekly and Monthly sale reports.
- To conduct Physical stocktaking of all principal's products on monthly basis and also randomly conduct Surprise stock count.
- To review Daily sales report(DSR) and extract there from information of Net sales Detail of cheques receipt and Cash receipt for checking as a control.

Assistant Manager Accounts

Bliss Distributors (FMCG) (Al Ameen Trading Corporation) [1 Jul 2012 – 30 Jun 2016]

The main work:

- Maintain all Customers Ledger.
- Bank Reconciliation statement.
- Maintain Stock inventory report.
- Maintain Sales and Sale return reports.
- Maintain and Control Daily Cash Activity Report.
- Maintain Purchases and Purchase return reports.
- Prepared all Credit notes and Claims preparation.
- Preparation all types of vouchers i.e. Expenses, Purchases, Sales and Receipt vouchers.
- Review Invoices, Work orders, Stock reports, Consumption reports, Daily sale reports, weekly and Monthly sale reports.

EDUCATION AND TRAINING

Master of Commerce

Federal Urdu University Arts Science & Technology [1 Jan 2015 – 31 Dec 2016]

Bachelor of Commerce

University Of Karachi [1 Jan 2009 – 31 Dec 2010]

4 Days professional training of Relationship Manager

Khushhali Microfinance Bank Limited [3 Apr 2023 – 6 Apr 2023]

HONOURS AND AWARDS

Star Employee of The Year Award

Khushhali Microfinance Bank Limited [12 Oct 2020]

I got Stare Employee of the year award in 2020 by HO of Khushhali Microfinance Bank Limited and receive many quarterly appreciation certificate in every year.

DIGITAL SKILLS

MS Office, Internet surfing

LANGUAGE SKILLS

Urdu	Native
English	Intermediate
Punjabi	Native