



# Muhammad Arif

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## OBJECTIVE

Seeking a challenging opportunity to demonstrate my organizational skills and educational background and aim for simultaneous achievement of corporate and personal goals in a rewarding global organization offering career growth and professional development

Aim to be associated with Progressive organization that gives me scope to update, my knowledge and skill in accordance with the latest trends and be a part of team that works dynamically towards the growth of the organization and gain satisfaction thereafter

## PROFESSIONAL AND ACADEMIC EDUCATION

Particulars	Year	CGPA/Division	Institute
M.B.A	2008	3.19/5.00/1 <sup>st</sup> Division	University of BZU Multan
B.A (Economics)	2005	562/800/1 <sup>st</sup> Division	University of BZU Multan
F.A (Economics)	2003	754/1100/1 <sup>st</sup> Division	BISE Dera Ghazi Khan
Matric (Science)	2001	677/850/1 <sup>st</sup> Division	BISE Dera Ghazi Khan

## EXPERIENCE (5 years )

Worked in NRSP Microfinance Bank as Operation Officer/ Customer service Officer from 7 DEC 2017 to 30DEC 2022.

### Major Job Description: -

- CIF creation
- Administrative Responsibilities
- Customer Satisfaction & Service Quality
- Account opening in system
- Reactivation of dormant accounts
- SS cards creation and uploading
- KYC during Account opening
- Cheque book processing, issuing and record keeping
- Stop payment
- ATM processing, issuing and record keeping
- Cash Handling and ATM Replenishment
- Cash receipt and payment
- General Administration
- Cash sorting
- All kind of Voucher posting and record keeping
- Upkeep & maintenance of cash counter.
- Functional Responsibilities
- Clearing through NIFT
- Excess approval of expenses
- Insurance cover
- > Funds arrangement
- Gold and collateral record keeping
- Guarantee cheque record keeping

### Administrator Responsibilities

#### Customer Satisfaction and Service Quality

- To ensure quality customer service at all time in the branch.
- To resolve customer complaints, answer queries in an effective manner.
- In branch and counter.
- To ensure customer friendly ambier

To ensure the observance of dress code & employee card during office hours.

Audit & Compliance

### Functional Responsibilities

To receive and pay cash as per SOPs.

To ensure strict adherence to KYC & AML guidelines.

Daily balancing/sorting of cash.

To ensure that no adverse transaction reported.

Record all transactions in system promptly, accurately and in compliance with bank procedures.

Identify customers, validate and process cash payments and deposits from customers.

Authorized to pay cheques and receipts up to Rs 10,000 without any other authorization.

Receive and count working cash at beginning / closing of the day, arrange cash in order as per clean note policy of State Bank of Pakistan and balance cash and checks In cash drawer at the end of each working day.

Explain and promote bank products and services to customers.

To be the custodian of vault and whole cash.

To prepare vault register, SBP, arrange cash In vault as per CMS.

Dealing with other Bank's matters.

Attempts to resolve issues and problems with customer's accounts.

Deposit Target

### Audit and Compliance

To ensure no audit objection in cash department.

To ensure timely rectification of the same, if any.

To ensure timely submission of returns. No extra ordinary event. (Theft, fraud, forgery etc.)

Any other assignment assign by the Line Manager.

Ensure to achieve deposit targets and maximize the business as per assigned targets.

### Computer Skill:

#### • Professional knowledge of MS Office (Word, Excel)

Professional Skills: -

Oracle Business Enterprise

o Oracle flex cube 11.0 version.

Oracle Flex cube 12.4 version

MIS (Management Information System)

Declaration:

I hereby certify that the above entries made by me are true and correct to my knowledge

### PERSONAL INFORMATION

*Father Name:* Ghulam Shabbir

*Marital Status:* Married

*Date of Birth:* 10-05-1986

*CINC #:* 32302-7762255-9

*Passport No:* JA 1982552

*Religion* Islam

*Nationality:* Pakistani

*Gender:* Male

*Language Proficiency:* English and Urdu

*Geographical Preference:* Willing to relocate and can travel for official assignments

### REFERENCES

Will be made available upon request.