



Muhammad Arif

Date of birth: 07/02/1991

Nationality: Pakistani

Gender: Male

CONTACT

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ABOUT ME

A commerce graduate with more than 08 years of experience in Accounting and Management with organizations of National Repute. Currently, I am working as General Banking Officer (GBO OG-II) with LOLC Microfinance Bank Ltd. (Formerly known as Pak Oman Microfinance Bank Ltd.) one of the premier microfinance institutions in Pakistan. The key highlights of this position have been managing overall accounts & finance activities at the branch level, making entries in the database, updating the database at the branch level, making bank reconciliation (BRS) statements, and all other accounts & finance-related activities including marketing, lending loan appraisals, recovery collections. Besides these, I worked as an Acting Branch Manager as well from 26 April 2021 to 01 August 2021 in the same Bank.

WORK EXPERIENCE

06/07/2020 – CURRENT Nowshera, Pakistan

General Banking Officer LOLC Microfinance Bank Limited

- Cash handling (Cashier/Teller)
- Cash receiving entries, viewing customers' profiles in bank summarized software named Fusion system.
- Business and Marketing (Mobilization, Loan Appraisals (MSME, individual & Salary Loan Etc.)
- Recoveries Collection.
- Different account's budget handling
- Costumers dealing as a front desk officer
- Administration Assistant
- Overall branch documentation
- Drafting/Reporting/Emailing.

Business or Sector Financial and insurance activities |

Email info@lolcfinance.com | **Website** <http://www.lolcfinance.com>

21/10/2013 – 31/05/2018 Mardan, Pakistan

Senior Branch Accountant Kashf Foundation

- Responsible for all entries in Miracle Worker (Bank Customized Accounting Software)
- Administration Assistant.
- Client Handling & Customer Service
- Creation of client profile in MW
- Disbursement of clients (Maintaining Portfolio, Loan Appraisals and recovery collections)
- Responsible for branch-level bank reconciliation as well as Area Level
- Responsible for Fund requests to Head Office for overall branches in the area
- Responsible for all purchases pertaining to the branch as well as other branches in the area
- Preparation of all records for internal audit on the branch as well as area level
- Training of new staff members

Business or Sector Financial and insurance activities | **Email** info@kashf.org |

Website kashf.org

EDUCATION AND TRAINING

10/09/2010 – 31/12/2012 Mardan, Pakistan

Bachelor of Commerce (B.Com) Abdul Wali Khan University Mardan

Website <https://awikum.edu.pk/> | **Field of study** Accounts & Finance |

Final grade C

12/09/2008 – 17/08/2010 Nowshera, Pakistan

HSSC Board of Intermediate & Secondary Education Mardan

Website <https://web.bisemdn.edu.pk/> | **Field of study** Arts and humanities | **Final grade** C

15/05/2006 – 31/08/2008 Nowshera, Pakistan

SSC Board of Intermediate & Secondary Education Mardan

Website <https://web.bisemdn.edu.pk/> | **Field of study** Arts and humanities | **Final grade** B

LANGUAGE SKILLS

MOTHER TONGUE(S): Pashto

Other language(s):

Urdu

Listening C2

Reading C2

Writing C2

Spoken production C1

Spoken interaction C1

English

Listening C1

Reading C2

Writing C2

Spoken production C1

Spoken interaction C1

Levels: A1 and A2: Basic user; B1 and B2: Independent user; C1 and C2: Proficient user

DIGITAL SKILLS

Microsoft Office | Microsoft Excel | Zoom | Skype | Google Drive | Microsoft Word | Microsoft Office (Outlook, Excel, Word, PowerPoint) | Outlook

ADDITIONAL INFORMATION

Hobbies and interests

Reading Books & News Papers

Sports

Traveling

Camping

Cooking

Communication and interpersonal skills

Communication and interpersonal skills

- Financial Jargon Simplification
- Active Listening
- Negotiation Skills
- Collaboration and Teamwork
- Client Relationship Management
- Conflict Resolution
- Empathy and Emotional Intelligence
- Presentation Skills
- Networking
- Written Communication
- Cultural Sensitivity
- Additional Skills (e.g., Technical Skills, Analytical Skills, etc.)
- Achievements and Accomplishments