

MUHAMMAD ISHTIAQ

Address: DUBAI, UAE

Tel: 056-844-2457

Email: ishtiaq.sohna1234@gmail.com

Visa Status: Company Visa .



CORE COMPETENCIES

- Customer Service
- Social Intelligence
- Stress tolerance
- Petty Cash Management
- Relationship-Building
- Upselling and cross selling
- Conflict Resolution

SOFT SKILLS

- Communicator
- Team Spirit
- Detail-Oriented and Reliable
- Multi-Tasking
- Sound Decision-Making Skills
- Time Management
- Analytical and Problem-Solving
- Adaptive
- Honest
- Compliance
- Planning and Organizing

ACHIEVEMENTS & AWARDS

- Best Participant award during HBL Micro Finance Training Program – March 2023.
- Got the second position in my research project on Royal Dutch Shell.

PROFILE SUMMARY

- Experienced Customer Service Officer /Customer Services Representative with 1 year of progressive experience in the field of banking.
- Highly Experienced in digital marketing Including (Facebook, Insta, Google, etc.).
- Proficient in stress management and social intelligence.

TECHNICAL SKILLS

- MS Word
- MS PowerPoint
- Tele Sales
- Oracle
- Digital Marketing (Meta Marketing, Insta, Google, Pinterest and Reddit etc.)
- MS Excel

EDUCATION

2018-2022

Bachelor of Commerce, The Islamia University, Bahawalpur, Pakistan.

2016-2018

Intermediate in Commerce, Hasilpur Science College Boys Hasilpur, Pakistan.

WORK EXPERIENCE

November 2022 – June 2023

Customer Service Officer

HBL Micro Finance Bank Hasilpur-Pakistan.

Key Responsibilities:

- Responsible for Led and managed loan application processing, ensuring timely and accurate completion of documentation while adhering to company policies and regulatory guidelines.
- Conducted comprehensive credit analysis, evaluating applicants' financial backgrounds, and risk profiles to determine loan eligibility and repayment capacity.
- Cultivated strong customer relationships, providing exceptional service and financial advice to clients, resulting in a high rate of customer retention and satisfaction.
- Effectively managed a diverse loan portfolio, monitoring repayments, identifying delinquencies, and implementing proactive measures to mitigate potential risks.
- Collaborated with cross-functional teams to develop and implement effective marketing strategies, resulting in increased loan disbursements and market penetration.
- Responsible for answering phones and responding to customer requests regarding their accounts.
- Stayed updated on industry regulations and best practices, ensuring full compliance with microfinance banking standards and legal requirements.
- Prepared detailed reports on loan performance, portfolio quality, and key metrics, providing valuable insights for management decision-making.
- Actively contributed to the bank's mission of financial inclusion by identifying and promoting lending opportunities in underserved communities, fostering sustainable economic growth.



WORK EXPERIENCE

June 2022–October 2022

Accountant

Khawaja Adeel Electronics -Pakistan.

Key Responsibilities:

- Maintain accurate and up-to-date financial records, including daily transactions, invoices, receipts, and payments, ensuring compliance with accounting principles and company policies.
- Regularly update the general ledger with journal entries, reconciliations, and adjustments to facilitate accurate financial reporting and analysis.
- Prepare timely and accurate financial statements, balance sheets, income statements, and cash flow statements, providing valuable insights to management for decision-making.
- Update all Facebook, Twitter, Instagram, and other social media posts and respond to followers
- Plan and organize all team events, take photos, and then market on social media.



WORK EXPERIENCE (Internship)

September 2021 – November 2021

Customer Service Officer (Internee)

NRSP Microfinance Bank Bahawalpur-Pakistan.

Key Responsibilities:

- Support loan officers in processing loan applications, verifying documentation, and conducting preliminary assessments of creditworthiness.
- Interact with clients, addressing inquiries, providing information on loan products, and ensuring a positive customer experience.
- Participate in field visits to borrowers' businesses or residences to verify information and ensure loan utilization aligns with bank guidelines.
- Help in monitoring loan repayments, identifying potential delinquencies, and contributing to loan recovery efforts under the guidance of senior staff.

PERSONAL DETAILS

Date of Birth: 04/04/2000

Nationality: Pakistani

Marital Status: Single

Languages: English (fluent); Hindi (fluent); Urdu (native)

Driving License: Pakistan

Reference

Will be furnished upon request/demand.