

MUHAMMAD AWAIS ARIF

NEW INDUSTRIAL AREA 2, AL SHAALI BUILDING
FLAT # 5, NEAR ZAFRAN RESTAURANT, AJMAN, UAE
Cell #: 00971- 55-1245847,
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PERSONAL DATA:

GENDER:	Male
DATE OF BIRTH:	5 TH March 1974
MARITAL STATUS:	Married
PLACE OF BIRTH:	Dera Ghazi Khan
NATIONALITY:	Pakistani
FATHER NAME:	Arif Hassan
PASSPORT #:	AL1983175
VISA VALID TILL:	05.02.2027
PASSPORT EXPIRY:	15.05.2029

OBJECTIVE:

To make a career in a well reputed Organization offering a challenging career where I can utilize my Knowledge & Skills for Mutual Benefits.

EDUCATION:

Degree	Grade / GPA	Subjects	Institution	Status
ACCA	B	Managing People & Business Law	ACCA - UK	Under Process
B.Com	B	Audit & Accounts	B.Z. U. Multan	Complete
F.Sc.	B	Pre-Eng.	B.I.S.E. DGK	Complete
Matriculation	A	Science	B.I.S.E., DGK	Complete

SKILLS:

- Strong communication skill
- Sales management
- Objection handling
- Time management
- Quick learner
- Packages: MS-Office, Word, Excel, Internet, E-Mail.
- O/S Used: DOS, Win 95, Win 98, Win 2000. Win 8

Achievement:

- Pak Qatar Takaful achieved Umrah sale convention ticket through direct Reporting Team 2014.
- I booked Banc assurance worth Rs.1.000M in 2012 in Soneri Bank Ltd.
- I won the deposit campaign in 2011 and visited Bangkok sales convention on the achievement of Target in Soneri Bank Ltd.
- I successfully completed the Certified Manager Operation (CeMOP) in 2010 in Askari Bank Ltd.

WORK EXPERINCES:

Thalaj Alard Electromechanical Work {07.04.2022 to Date}

- Started Electromechanical Works business in Dubai, UAE in partnership. We are running this business successfully for the last 3-Years, under working contracts with Super General, GECO and Grand Stores LLC. We have done many AC installation projects for Azizi Enterprises LLC, Gulf Landscape, Al Beyadar etc.

Al Tawasul Electromechanical Work {01.10.2015 to 27.09.2024}

- Started Electromechanical Works business in RAK, UAE. I have run this business successfully for the last 9-Years, under working contracts with Super General, GECCO and Grand Stores LLC.

Pak Qatar Family Takaful {From 01-04-2014 To 30-09-2015}:

- I joined PQFT in DGK Branch. Since my joining I routed business of Rs.1.700M (premium).
Trainings;
 - Foundation Training Course
 - Selling Skills

Soneri Bank Limited {From 20-10-2011 To 20-01-2014}:

- I joined SBL at Dera Ghazi Khan as Branch Manager in Assistant Vice President Grade.
- I had run the branch and converted it into profit after 1-month of inception.
Trainings;
 - Bancassurance by Jubilee Insurance
 - Managing People
 - Financing against Hypo & Pledge Stocks (NIBAF)
 - Selling Skills

Askari Bank Limited {From 06-01-2009 To 30-09-2011}:

- I joined AKBL at Dera Ghazi Khan, Pakistan as Manager Credits in Assistant Manager Grade.
- Worked as Operation Manager too of branch from November 2009.
- Deposit Mobilized to the tune of Rs.50.000Mn on December 2010 and Rs.90.000M in June 2011 closing.
Trainings;
 - CLP Preparation and Submission
 - Financials Analysis and Preparing Cash Flows
 - Bank Guarantees.
 - Managing People
 - Selling Skills
 - Consumer Finance
 - Bancassurance

Meezan Bank Limited {From 08-07-2008 To 05-01-2009}:

- I joined Meezan Bank Limited at Dera Ghazi Khan, Pakistan as Manager Credits as SO – I.
- I was taking care of credit portfolio worth Rs.700.000Mn.
- I had also participated in Deposit Mobilization and had conceded the figure of Rs.50.000Mn within 5 months.
Training;
 - Murabaha Process Flow
 - Reviewing Financials and Preparing Cash Flows
 - Internal Credit Risk Rating Sheets.

Bank Alfalah Limited {From 07-01-2004 To 11-04-2008}:

- I joined Bank Alfalah Limited at Dera Ghazi Khan, Pakistan as Credit Manager of the branch and managed a portfolio of Rs.1.800Bn with 100% retention and Zero NPL. During my service with BAL, I worked in various departments like HR, CAD, Operations, RMT and surpassed the assigned targets.
Trainings;
 - Selling Skills
 - Personal Effectiveness
 - Basics of Credits
 - Basics of Foreign Trade
 - Communication Skills
 - Advance Credits.
 - Leadership Skills
 - CLP Structure and Financial Analysis

Bank Alhabib Limited {From 13-06-2003 To 07-01-2004}:}

- I started my banking career from Bank Al-Habib Limited at Dera Ghazi Khan, Pakistan on 13th June 2003 as OG-III, in the department of Credits. I handled Auto Finance, RF, CF and TF facilities procedures and the Post sanction formalities.

Chartered Accountant Article-ship

- I have completed two and half year **Article-ship** in the following Chartered Accountants Firms;

MANSHA MOHSIN DOSANI & KHAN AND CO. LAHORE, PAKISTAN (01-01-1998 TO 08-02-1999), M. A. HADI AND CO. MULTAN, PAKISTAN (09-02-1999 TO 26-06-2000).

During this period I learnt how to perform Audit and Tax related tasks. I also obtained I.T.P. License during articles.

LANGUAGES:

- I can fluently speak English, Urdu, Punjabi and Saraiki.

HOBBIES:

- Playing Cricket and Tennis.

REFERENCES:

- Can be provided if necessary