# **MUHAMMAD IMRAN**

Cell : +971 508905864 Email: <u>imranbilal15@gmail.com</u>

### **CAREER OBJECTIVE**

Dedicated and results-driven professional with a Master's degree in Commerce and a proven track record in financial services and administration. Seeking a challenging position that allows me to leverage my skills and expertise to contribute effectively to the growth and success of a reputable organization.

### **PROFESSIONAL EXPERIENCE**



# AGRICULTURE CREDIT OFFICER

# From June 2022 To Till Date

#### Job Descriptions:

- Spearhead marketing and sales efforts to promote financial products and services.
- Effectively manage debt collection processes while ensuring compliance with regulations.
- Conduct risk assessments to evaluate creditworthiness and mitigate potential financial risks.
- Facilitate the approval and disbursement of personal loans and credit cards to eligible clients.



# LOAN OFFICER

### From July 2017 to June 2022

#### Job Descriptions:

- Developed and executed successful sales and marketing strategies for loan products.
- Expertly handled personal loans, credit cards, and various loan types such as salary and pension loans, gold loans, and land property mortgages.
- Assessed loan applications, conducted due diligence, and ensured adherence to lending policies.
- Built and maintained strong relationships with clients to foster customer loyalty and satisfaction.
- Administration



#### ADMIN OFFICER

### From August 2011 to May 2017

#### Job Descriptions:

- Managed admissions processes, ensuring seamless enrollment for students.
- Oversaw hiring procedures, conducting interviews, and onboarding new staff members.
- Handled administrative matters related to both staff and students, ensuring a conducive learning environment.
- Collaborated with various departments to streamline operations and optimize efficiency.

#### Skills

- Sales and Marketing
- Financial Analysis
- Risk Assessment and Mitigation
- Office clerical tasks
- Customer Relationship Management
- HR Recruiting
- Loan Processing and Underwriting
- Administrative Management
- Team Leadership
- Communication and Interpersonal Skills
- Problem-Solving and Decision-Making.

## ACADEMIC EDUCATION



#### Gomal University, Dera Ismail Khan

Master in Commerce (M.Com) CGPA: 3.16/4.00 Passing Year: 2023



### University of the Punjab,

Bachelor in Commerce (B.Com) Grade: C Passing Year: 2010



#### Punjab Board of Technical Education Lahore

Diploma in Commerce (D.Com) Grade: B Passing Year: 2008



**Board of Intermediate and Secondary Education Sargodha** 

Matriculation / SSC Grade: C Passing Year: 2006

# Certificate

• Pearson Test of English-Academic.

Valid up to April 2023- April 2025