

MUHAMMAD AAMIR



Phone: +97338939269 | Email: aamirabbas334@gmail.com

Location: Busaiteen, Bahrain | LinkedIn: [linkedin.com/in/muhammad-aamir-968448164](https://www.linkedin.com/in/muhammad-aamir-968448164)

Nationality: Pakistani

Visa Status: Valid Bahrain Work Visa (Transferable)

Availability: Immediate Joiner

Professional Summary

Bachelor in Commerce with nearly 6 years of experience in retail banking and credit operations, specializing in credit appraisal, loan processing, KYC and portfolio management. Proven ability to manage Rs. 30M+ loan portfolios, risk mitigation and maintain high client satisfaction. Strong command of financial documentation, regulatory compliance, and MS office.

Skills

- ◆ Underwriting & Credit Risk Assessment
- ◆ Loan Disbursement & Recovery
- ◆ Customer Service & Relationship Management
- ◆ Financial Documentation & Regulatory Compliance
- ◆ Administrative Support & Front Desk Operations
- ◆ Market Research & Business Development
- ◆ Risk Mitigation
- ◆ MS Office (Word, Excel, PowerPoint)
- ◆ Data Entry
- ◆ Windows OS
- ◆ Temenos T24 Core Banking

Work Experience

Loan Officer Jan 2019 to Oct 2024

Khushhali Bank Limited – Sargodha, Pakistan

- ◆ Evaluated individual creditworthiness to determine loan eligibility.

- ◆ Performed KYC verification for all new loan applicants, ensuring regulatory compliance.
- ◆ Managed end-to-end loan disbursement for Rs.30M+, tracking repayments to maintain a 95% on-time rate.
- ◆ Implemented compliance checks that maintained 100% adherence to internal and central bank regulations.
- ◆ Reduced default rates by 1.5% YoY through targeted follow-up calls and structured recovery plans.
- ◆ Achieved a 95% client satisfaction rate, leading to an 80% repeat -loan conversion.
- ◆ Contributed to market analysis initiatives that identified three new business opportunities, boosting branch revenue by 5%.

Education

Bachelor of Commerce (B.Com)

University of Sargodha, Pakistan 2011–2013

Diploma in Commerce (D.Com)

Punjab Board of Technical Education, Lahore 2009-2011

Matriculation

BISE Sargodha, Pakistan 2007-2009

Certifications

- ◆ Banking on Equality Policy and Gender Sensitivity – Khushhali Academy
- ◆ Protection Against Phishing Attacks – Khushhali Academy
- ◆ AML-CFT-CDD – Khushhali Academy
- ◆ Soft Skills Training -OEC and ICMPD

Languages

- ◆ Urdu •English •Punjabi