**Contact # in Abudhabi**

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**Saima**

[**Saima.337756@2freemail.com**](mailto:Saima.337756@2freemail.com)

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| Personal Information | Date of Birth: 02-01-1982  Marital Status: SINGLE  Domicile: Sargodha (Punjab)  Nationality: Pakistani. |
| Objective | To work with an aggressive and motivated team of Professionals, seeking goals for future and to apply professional and academic knowledge to challenging tasks leading to growth and development of organisation and career development. |
| Experience | * 3-Month Internship as Agriculture Officer in Abaad Project (Rawalpindi) 2- year Experience in Punjab Rural Support Programme Sargodha as a Social Organizer. * 1- year experience in Khushhali Bank Sargodha as a Infrastructure Project -Officer. * 1- year experience in Federal Bureau Of Statistics Sargodha as a “Enumerator**”**  **Excellent Working during the career**. * Contributing in extra Curricular Activities as well and Excellent results.   **Oct 2006 –to 2013 khushhali Bank Limited Sargodha(Pak)**  **Business Development officer**  Major Responsibilities:-  **Sales Management** :   * Conducting sales meeting with customers.. * Responding to the customer queries. * Managing the target achievements.   **Operation**s:  Customer’s social, financial, historical and repayment capacity evaluation.   * Loan Documents Completion and evaluation as per policy . * Loan Security evaluation and completion. * Legal Opinion about loan security documents. * Loan disbursement as per policy. * Audit compliance. * Daily, weekly, monthly, annually reporting.   **Collection, Recovery and Renewals.**   * Monitoring the repayment behaviour of each loan. * Focusing on in time repayment. * Trying to regularize the repayment of each loan. * Renewal of regular loans and limit enhancement or retrenchment. |
| Qualification | **M.Sc ( Rural Sociology)**  University of Agriculture Faisalabad  3.25/4.00 (Semester system) Division 1st Session 2002-2004  **B.A (Social Work)**  Govt. College Sargodha  452/800 (Annual System) Division 2nd Session 1999-2001  **F.A (Economics & Home Economics )**  Govt. College Sargodha  524/1100 (Annual System) Division 2nd Session 1996-1998  **Matriculation**  Govt. Comp. High School Sargodha.  514/850 (Annual System) Division 1s Session 1994-1996 |
| Interests | Problem handling, Brain Storming, Communication, Social Work |
| Trainings & Practical Projects | * Training Session on Customer Services Skills given by Khushhali Bank Limited. * Training Session on Basics of Credits by Khushhali Bank Limited. * Training Session on Consumer financing by Khushhali Bank Limited. * Research on Valuation of Green Spaces in Social Life:   A Focus on Park And Gardens. A study conducted in Faisalabad city.   * Research on Socio-Economic, Cultural Aspects of Marital Fertility in District   Faisalabad. A study conducted in Faisalabad city.   * Research on Women Rights in Pakistani Society.   A study conducted in Faisalabad city.   * Research on Religion, Women and Society in Pakistan   A study conducted in Faisalabad city.   * Research on Socio-cultural and Demographic Factors Effecting Child Health.   A study conducted in Faisalabad city.   * Research on Women Participation about Domestic Violence.   A study conducted in Faisalabad city.   * Research on Women Participation in Decision making Process Regarding Agriculture business and family Matters. A study conducted in Tehsil Gojra |
| Publications | * Valuation of Green Spaces in Social Life: A Focus on Parks And Gardens. A study conducted in Faisalabad city published in the journal of Agriculture and Social sciences. * Causes and consequences of Child Labor of Carpet waving industry in Faisalabad city is published in the journal of Agriculture and Social sciences. * Socio-cultural and Demographic Factors Effecting Child Health. A study conducted in Faisalabad city published in the journal of Agriculture and Social sciences. * “Participation of Females in Income Generating Activities through Micro-Credit provide by **Urban Poverty Alleviation Project (UPAP)** |
| Computer knowledge | * Microsoft Word * MS Excel * Power point * Internet Application |