

Dear Sir/ Madam,

Subject: Microfinance and Economics Professional/Research Specialist

I have completed my DBA (Doctor of Business Administration) / Ph.D. from the International Open University, California, USA in 2010. I possess a strong aspiration to work for an organization that can effectively utilize my skills developed in the areas of Microfinance, Economic Development, Poverty Reduction, Research & Training and loans productivity etc.

I have completed my final Ph.D. research thesis after the comprehensive survey of different MFI's staff as well as clients in Pakistani market (District of Lahore & Kasur) and conclude the different results on the basis of statistical data in which the special topic was "**Non-Productivity of Microfinance Loans in Pakistan**".

I have also completed my MBA (Marketing), M.A (Economics) and Diploma in Information Technology. More I have complete different banking certifications during the job in Union National Bank, UAE which are;

- ✓ Proactive Relationship Banking
- ✓ Risk Analysis
- ✓ Fundamental of Stress Management for Manager
- ✓ Customer Relationship Management: Fundamental of CRM
- ✓ Executive Level Leadership and Communication
- ✓ Fraud Detection and Prevention
- ✓ Succeeding as a New Manager
- ✓ Six Sigma Essentials
- ✓ Strategic Decision Making: Advanced Decision Making
- ✓ Understanding Banking Basics
- ✓ Total Quality Management: Essentials of TQM

As my enclosed resume will indicate, I have diversified background of working in the fields of teaching and banking in Pakistan as well as in UAE. I developed an ability to communicate and work with people through my experience in banking industry. In my job at the Bank, I used to make constant interaction with my portfolio of clients and look after all of their assets & liability products related needs. While working for Mashreq Bank, UAE I received the award for 4th position in all over the UAE market in the sales department. I was also awarded best Sales and Services Performer and spot rewards many times in Mashreq Bank, UAE.

I look forward to an interview to discuss in detail areas of mutual interest and if I can be, of any service to your Organization.

Yours sincerely,

Dr. Muhammad Ahmed Mazher

PhD in Business Administration, MBA (Marketing), M.A. (Economics), Dip. In IT

DR. MUHAMMAD AHMED MAZHER

504/B, GULBURG COLONY, QUADI WIND ROAD, KASUR, PUNJAB PAKISTAN.

Pak # +92 300 4415356, +92 315 4415356 ▪ mian.mazher@gmail.com dr.mian.mazher@gmail.com

Objectives

To work for an organization that provides professional and challenging environment, significant training opportunities and rewarding career backed by the competitive remuneration and benefits.

Education

Doctor of Business Administration (DBA) / PhD in Business Administration 2009-2010

Final Thesis: "Non-Productivity of Microfinance Loans in Pakistan"

International Open University (IOU), California, USA. (*Degree Equivalent California University, USA*)

IOU is also listed & approved by **US State of California** and United Nations Education, Scientific and Cultural Organization (UNESCO).

Master in Economics

Economics ▪ 1999 - 2000

University of Punjab, Lahore, Pakistan

Master of Business Administration (MBA)

Business Administration ▪ 1998 - 2000

Pak Lawrence Institute, Lahore, Pakistan

Bachelor of Science (B.Sc.)

Mathematics, Statistics & Economics ▪ 1994-1996

Govt. Forman Christen College (F.C.C), Lahore, Pakistan

Additional Course "Social & Cultural Anthropology" from AIOU, Islamabad, Pakistan.

Inter of Science

Mathematics, Statistics & Economics ▪ 1992-1994

Govt. Forman Christen College (F.C.C), Lahore, Pakistan

Matric of Science

Biology, Chemistry, Physics & Mathematics ▪ 1990-1992

Govt. High School, Kot Radha Kisahan, Kasur, Pakistan

Experience

CSR - Islamic Banking Corporate ▪ 6th April 2008 - 8th Oct 2009

Union National Bank ▪ Sharjah, UAE

Assistant Team Leader - Business Loan Dept. ▪ 17th Dec 2005 - 3rd March 2008

Mashreq Bank ▪ Dubai, UAE

CFO - Home & Business Loans Dept. ▪ July 2005 - Dec 2005

National Bank of Pakistan ▪ Lahore, Pakistan

PFC - Home & Business Loans Dept. ▪ Feb 2005 - Aug 2005

Standard Chartered Bank ▪ Lahore, Pakistan

RO - Home & Business Loans Dept. ▪ June 2004 - Feb 2005

Union Bank ▪ Lahore, Pakistan

Cranfield College & Academy - Mathematics, Statistics & Economics ▪ Feb 2000 - April 2004

▪ Lahore, Pakistan

Comrade College- Teacher of Mathematics, Statistics & Economics ▪ July 1996 - Jan 2000

Kasur, Pakistan.

Banking Certifications

- Proactive Relationship Banking Workshop
- Risk Analysis
- Fundamental of Stress Management for Manager
- Customer Relationship Management: Fundamental of CRM
- Executive Level Leadership and Communication
- Fraud Detection and Prevention
- Succeeding as a New Manager
- Six Sigma Essentials
- Strategic Decision Making: Advanced Decision Making
- Understanding Banking Basics
- Total Quality Management: Essentials of TQM

Membership

- Member of Farz Foundation, Lahore Pakistan
- Member of Islamic Microfinance Network, Pakistan
- Member of MFI Connect
- Young Ambassadors of Opportunity
- microLINKS
- Member of Social Performance Task Force
- SEEP Powering Connections
- CGAP as Consultant
- Member SANABEL (MF network for Arab Countries) Egypt

Skills

- Time Management
- Strong Analytic Skills
- Communications Skills
- Selling & Negotiating skills
- Training & Develop an Efficient Team to Deliver Optimum Results
- Leaderships Skills

Language Skills

- English
- Urdu
- Punjabi
- Arabic (Can read & write)

Computer Skills

- MS Office (Word, Excel, PowerPoint etc.)
- Internet
- CorelDraw

Personal Information

Father Name: Mian Ahmad Din
Material Status: Married
Nationality: Pakistani
Date of Birth: 28th October 1976