

# Muhammad Tahir Asad



## SALES PROFESSIONAL | COMMERCIAL SALES | CREDIT & MICROFINANCE EXPERT

Results-driven sales and commercial banking professional with over 10 years of progressive experience in credit operations, area sales management, and commercial product sales across reputable organizations including FINCA Microfinance Bank and Maple Leaf Cement Ltd. Adept at identifying market opportunities, driving revenue growth, and building client relationships. Strong command of data-driven sales strategies and credit management with a proven ability to lead teams and exceed targets.

## CONTACT

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Dhandla, Tehsil & District Bhakkar,  
Punjab, Pakistan

## EDUCATION

**M.A. Accounting & Finance -2022**  
Gomal University D.I. Khan  
**Bachelor of Commerce - 2015**  
University of South Asia

## CERTIFICATIONS

**Diploma in IT (DIT) -2010**  
Virtual University  
Proficient in MS Office Suite,  
Database Management, CorelDRAW,  
Adobe Photoshop, Internet Research  
Basic knowledge of CRM systems and  
digital marketing tools

## CORE COMPETENCIES

B2B & B2C Sales Management  
Commercial Sales Operations  
Strategic Market Expansion  
Client Relationship Management  
Negotiation & Deal Closure  
Credit Assessment & Risk Analysis

## EXPERIENCE

### Commercial Sales Officer

#### Maple Leaf Cement Company Ltd. (2024 – Present)

- Driving sales and distribution of commercial cement products across key territories.
- Managing a portfolio of business clients and executing tailored sales strategies.
- Achieved consistent growth in monthly sales volumes and customer acquisition.
- Coordinating with supply chain and logistics to ensure timely delivery and client satisfaction.

### Area Sales Manager

#### I & I Paint Company (2020 – 2024)

- Led sales operations across assigned regions, focusing on expanding retailer network and market share.
- Supervised a team of sales representatives; provided training and target tracking.
- Boosted annual sales by 35% through proactive market strategies and customer engagement.

### Assistant Credit Officer (MYR)

#### FINCA Microfinance Bank (2017 – 2020)

- Evaluated loan applications and conducted field visits for credit analysis.
- Managed and monitored loan disbursement and recovery processes.
- Built strong relationships with clients, ensuring high portfolio quality and repayment rates.
- Recognized for maintaining a portfolio with <2% delinquency rate.