



MUHAMMAD UMAIR

Accounts & Client Relations Expert | Finance | Visa | Insurance



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umair-website-livid.vercel.app/



Islamabad/Pakistan

ABOUT ME

Versatile professional with 10+ years of experience in accounting, banking, insurance, and client services. Skilled in financial management, reporting, and customer relations, with strong problem-solving and communication abilities. Adept at adapting to dynamic environments and committed to driving organizational growth.

EDUCATION

Bachelor of Commerce (Accounts)

AIOU University ISB
2021 - 2023

Intermediate in Commerce (I.Com I & II)

H-8/4 Collage islamabad
2019 - 2021

SKILLS

Sales Strategies	
Negotiation Skills	
Problem-Solving	
Time Management	
Presentation Skills	
Team Collaboration	

LANGUAGE

- English
- Urdu
- Arabic

PROFESSIONAL EXPERIENCE

Frontend Developer | Creative + AI-Powered Web

Built dynamic, visually rich websites with React, Next.js, Tailwind, and Vite, blending design precision with clean, scalable code.

Used Cursor AI to accelerate development workflows and Lovable to prototype and refine interactive user experiences.

Focused on delivering fast, aesthetic, and responsive digital interfaces.

Portfolio: [my-portfolio-xqar.vercel.app]

Apr 2025 -
Sep 2025

Customer Support Representative

Zero Flux Technologies (RIDE Project), Islamabad

- Provided customer support services with dedication and professionalism.
- Assisted customers by resolving queries and ensuring smooth communication.
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- Ensured client satisfaction by delivering timely and effective solutions.

May 2023 -
Feb 2024

Warehouse Supervisor

Sapphire Trading Co., Saudi Arabia

- Supervised day-to-day warehouse operations, including inventory control and stock management.
- Handled accounts-related tasks such as billing, reconciliations, and petty cash management.
- Coordinated supply chain processes to ensure smooth workflow and timely deliveries.
- Led and trained warehouse staff to improve efficiency and productivity.

PERSONAL INFO

Father’s Name: M. Maqsood
D.O.B : 22-01-1998
Driving License : Yes
Domicile : Islamabad
Nationality : Pakistani
Contact : +923328892925

AI-RELATED SKILLS

- AI-Powered Excel& Google Sheets
- Cursor AI for team collaboration & coding assistance
- ChatGPT / Generative AI for content & report automation
- Prompt Engineering for chatbots & internal tools
- Familiarity with AI tools in HR & customer service

June2022-
Jan 2023

Assistant Accountant & Hajj/Umrah Sales Representative

Mehtab Al Harbi Group – Saudi Arabia

- Managed dual responsibilities in finance and customer relations.
- Handled client interactions, guided them through Hajj and Umrah booking processes, and ensured a smooth end-to-end customer journey.
- Assisted in financial reporting, bookkeeping, and reconciliations, ensuring accuracy and compliance.
- Supported budgeting and expense tracking for religious travel services.

Feb 2021-
Apr 2022

Quality Assurance Agent → Competitive Analysis (HR Department)

Seed Cred – Pakistan

- Initially monitored and maintained operational quality by tracking agent performance, discipline, and customer interaction standards.
- Maintained daily performance records in Excel and presented quality reports to management.
- Promoted to Competitive Analyst in the HR department, analyzing application performance and identifying improvement opportunities for “Barwaqt,” the company’s financial services platform.
- Contributed to enhancing customer experience by providing insights on usability, process gaps, and service delivery.

Jan2019-
Dec 2020

Visa Consultant (Biometric & Back-Office Operations)

Etimad Private Limited –Islamabad

- Oversaw end-to-end visa processing operations as part of Etimad, a sub-branch of the Saudi Embassy.
- Performed biometric verification, data submission, and front-desk duties to facilitate smooth visa issuance.
- Handled cashier responsibilities, managed passport records, and ensured compliance with embassy procedures.
- Delivered customer support while adhering to strict deadlines and embassy protocols.

July2017-
Nov2018

Insurance Manager

EFU Life Insurance – Pakistan

- Led sales operations, managed client portfolios, and provided customized insurance solutions.
- Built and maintained long-term client relationships, ensuring customer trust and satisfaction.
- Achieved consistent sales growth and contributed to company expansion in a highly competitive insurance market.

REFERENCE

References will be provided as and when asked for.