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# MUHAMMAD TALHA

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## ABOUT ME

An experienced 10 years in various roles at MCB Bank Ltd, including Cash Department, customer services, Branch operations, Branch Manager (Sales & Marketing), and overall branch management and human resource Officer.

**Demonstrated Record of delivering results** working in highly competitive environment.

I am a highly dedicated and committed professional who is driven by the ambition to contribute my best efforts towards the development of my organization and maximize its revenues. I strongly believe in the values of hard work, loyalty, persistence, and self-confidence, which I consider crucial for achieving a successful career.

## Career Highlights:

### MCB Bank Limited, Pakistan

#### Human Resource Officer (JUL-18 to SEP-22 & JAN-23 to JUL-23)

Reporting to Regional Head, I was responsible to manage the HR issues & manage the staff hiring's, performance appraisals, staff transfers, payroll, L& D trainings, manage the 350 staff issues & files record.

#### Branch Manager –Officiating (SEP-22 to Dec-22)

Reporting to Regional Head, I was responsible for achieving the Branch cross sell targets as well as manage the overall branch affairs, include the Business Planning, & strategies.

#### Customer Services Officer (Dec-15 to JUL-18)

Reporting to the Branch Manager, I was responsible for delivering the best branch customer services & assist the branch manager for achieving the cross sell targets.

#### General Banking Officer (Sep-15 to Dec-15)

Managing the branch clearing cheque inward/outward & internal transfer cheque, foreign remittances as well as responsible to provide the best customer services.

#### Teller services Officer –Cashier (Aug-13 to Sep-15)

Responsible for managing the customer cash transactions payments and receipts, & provide the quick customer services at cash counter within define TAT.

## Key Achievements:

- As a Teller services Officer provide the best counter services to our customers & ensure the effective cash management, as well as proper guided the customers ,by keeping view my performance as Teller bank has provided me different opportunities and elevations /promotions.
- In my role as a **Branch Manager** at MCB Bank Limited, I have successfully achieved the YTD targets in 5 months and have performed exceptionally well in cross-selling various products such as deposits, Banca assurance, investment services, credit cards, and total deposits.
- I am proud to have achieved a growth rate of 110% in current deposits, making me the first Branch Manager to do so since the branch's opening in 1975."
- As a **HR Officer** with 5 years of experience at MCB Bank Limited, I successfully achieved the 100% yearly hiring budget targets. I effectively managed HR issues in accordance with bank policies and State Bank requirements, ensuring zero exceptions.
- I made excellent contributions to region performance appraisals and promotions, ensuring accuracy of data & ensured that 100% of region staff received training each year for both professional and personal grooming.

## ROLES & RESPONSIBILITIES

### **MCB Bank Limited, Pakistan** **Human Resource Officer:**

- Hiring & recruiting the Permanent & Outsourced candidates as per the approved manpower budget. So that the right candidate should be hired for the right job, further complete the documentation for further finalization.
- To be accountable and responsible in implementing HR policies and procedures across the Bank with an objective of recruit, develop and retain talents.
- To supervise creation, maintenance and timely updating of employee records both in SAP system as well as **personnel files**.
- Process staff payroll Medicals bills, TA/DA allowances & confirmation cases of permanent staff.
- **Induction training** of all new staffs and would be the first point of contact for them during joining process.
- Process resignations and retirements cases of permanent staff.
- Keeping training records of staff attending training and keeping records as up to date as appropriate, Assessing needs for Training & Development of staff members and coordinating training's with Learning & Development.
- Assists in disciplinary action cases by providing necessary information/documents in a timely manner.
- Performance Appraisals & Completion of staff files record.
- Receive complaints from Superior Office / SBP and responsible to get them resolved and provide Feedback for the closure of same within specified TAT period.

### **MCB Bank Limited, Pakistan** **Branch Manager –Officiating**

- Formulation implementation of sales plans to strengthen the existing relationships.
- Identify new opportunities for achievement of targets on a consistent basis including deposit, mobilization, selling and collection of asset Identify new opportunities for achievement of targets on a consistent basis including deposit mobilization, selling and collection of asset products, cross-selling of all bank products as well as trade related business targets as set by the relevant personnel to ensure branch profitability.
- Periodical review of operational activities in light of audit reports and contributes to enforce the internal controls in the branch operations as per the Bank &SBP guidelines (KYC, AML, Business Continuity Plan, etc.)

### **MCB Bank Limited, Pakistan** **Customer services Officer:**

- Generate sales leads. Identify and assess customers' needs to achieve satisfaction. Build sustainable relationships and trust with customer accounts through open and interactive communication
- Provide accurate, valid and complete information by using the right methods/tools. Meet personal/customer service team sales targets and call handling quotas.
- Handle customer complaints, provide appropriate solutions and alternatives within the time limits; follow up to ensure resolution.
- Keep records of customer interactions, process customer account opening and file documents Top. Follow communication procedures, guidelines and policies.
- Manage the Branch customer service protocols & service files. Manage large amounts of incoming phone calls.

### **MCB Bank Limited, Pakistan** **General Banking Officer:**

- Account Opening. Clearing (Inward & Outward, Intercity, and Issuance of Banker's Cheque & Demand Draft. Fund Transfer. Cheque Return Management.
- Processing of RTGS. Remittance. Debit/ATM card management & Locker management.

### **MCB Bank Limited, Pakistan** **Teller services Officer (Cashier):**

- Prepared Responsible to Handle Cash related transactions which include Cash receipts, Payments, Exchange Of Denominations, Credit Card Payments, Fee Payments. Branch ATM handling.
- Cash Sorting and Utility Bills Receipts as adhere the Bank's clean note policies and procedures.
- Provide the best cash counter services to the customer with zero exception of complaint.

## EDUCATION CREDENTIALS:

Degree	University	Year
Master of Commerce (Finance)	The Islmia University of Bahawalpur	2012

## ADDITIONAL COMPETENCIES

### Trainings Attended:

- Teller services Officer Program
- Fair treatment of customers.
- General Banking Officer services program.
- Grooming and services Etiquettes.
- HR policies and procedures.
- Banks Liability Products.
- Building High performance teams.
- Certified Branch Manager Program.
- Interpersonal communication skills.
- Conflict Management.

### Skills:

- Human resource Management
- Sales & Marketing.
- Communication skills
- Team Leadership, Team management.
- Customer services.

## PERSONAL PROFILE

- Date of Birth:01/01/1992
- Nationality: Pakistani
- Country of Residence: Dubai ,UAE
- Visa status : Yes
- Marital Status: Married

## REFERENCES

To be furnished upon request.

