
MUHAMMAD TALHA



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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, HR Compliance & 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 wells 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.

ABOUT ME

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

Demonstrated Record of delivering results

working in highly competitive environment.

Having worked for 5 years in Human Resources, I have deep knowledge of HR policies & procedures, hiring & recruitment, performance appraisals & managing the 350 staff issues, compliance of HR policies.

Well versed in **Strategic Business Planning**, Customer services, Sale/Marketing achievement plan, communication with customers for achieving the desired results, by understanding the customer needs.

Launched several business strategies to achieve the branch cross sell targets, as well as strong communication follow-up with higher management for covering the hiring gaps.

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.

Key Achievements:

- 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.
- In my role as a **Branch Manager** at MCB Bank Limited, I have successfully achieved the YTD targets 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."

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 Compliance.
- Provide administrative support in resolving employee inquiries and organizing employee engagement activities.
- Maintain accurate and confidential employee records personnel files, both physical and in SAP system digital.
- Process staff payroll Medicals bills, staff loans, 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.
- Keeping training records of staff as up to date as appropriate, Assessing the 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.
- Coordinate with Human resource management for the submission of Performance Appraisals.
- Support HR audits and maintain records for audit purposes.
- Drafting & serving the letters to employees regarding budget letters/warning letters/appreciation letters, or any kind of that instructed by the line manager .
- 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 & making strategies for achievement of targets on a consistent basis including deposit, mobilization, cross selling of all banks products such as credit cards, Debit cards, Investment plans, Insurance ,auto finance 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.).
- Strict adherence to Service Management Program through complaint resolution.
- Visits to the customers for selling bank products as well as strengthen the relationship, searching new avenues for the development of bank business.
- Train & motivate all front-end staff to develop their technical & core competencies. Lead them as per sales plan for sales maximization.

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.
- Cross sale of bank products, credit cards, investment plans and insurance plans ,auto finance and achieve the deposit targets on monthly basis .
- 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:**

- Branch account Opening. Clearing (Inward & Outward, Intercity, and Issuance of Banker'sCheque & Demand Draft. Fund Transfer,cheque Return Management.
- Processing of remittances. Debit/ATM card management& Locker management.
- Provide the quick customer services with Greetings and ensure that financial transactions should be accurate

MCB Bank Limited, Pakistan

Teller services Officer (Cashier):

- Prepared Responsible to Handle Cash related transactions which include Cash receipts, Payments, Exchange Of Denominations, all type of Fee Payments.
Cash Sorting and Utility Bills Receipts as adhere the Bank's clean note policies and procedures.
- Branch ATM handling & ensure that ATM online 24 hours .
- 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:

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

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.