

Adnan Khurshid

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Address: International City, Dubai



PROFESSIONAL SUMMARY:

Professional Bank Manager with over 02 years of experience. Proficient in all aspects of bank management and operation, including account management, customer service, staff coordination and product sales. Prior experience provided the opportunity to supervise account growth where savings and CD accounts. Exemplary customer service skills and thorough knowledge of the banking industry. Dedicated to effective and innovative management techniques to ensure the success of the branch.

CAREER PROFILE/SKILLS:

- 7 years of hands-on experience.
- communicate and put into practice, business, marketing and sales plans
- monitor sales targets and budgets, and produce figures and reports
- assess lending risk
- motivate staff to meet targets
- learn about the needs of individual and business customers
- make sure that staff follow rules and procedures
- develop relationships with the local community and businesses
- deal with customer complaints

SKILL RELEVANT INFORMATION:

- Corporate Communications
- Creative Team Leadership and Public Relations
- Retail & Branch Banking
- Branch Administration & Management

PROFESSIONAL WORK EXPERIENCE:

Organization: United Bank Limited (UBL), Limited, Pakistan

Tenure: June 2023 to February 2024

Designation: Branch Manager (BM) (OG-I)



Responsibilities:

- To achieve the branch's multi-dimensional growth targets (deposits, advances & profit) by sales maximization through strengthening the existing relationships and identifying new business opportunities, while providing quality service coupled with efficient operational controls to minimize all risks by ensuring strict adherence to KYC/AML, SBP & Internal Policies, Processes and Credit Manual / Circulars.
- Formulation & implementation of sales plans to deepen the existing relationships as well as to identify the new opportunities for achievement of branch's multi-dimensional targets (deposits, advances, profit)

- Train & motivate all front-end staff to develop their technical & core competencies. Lead them as per sales plan for sales maximization.
- Evaluation, recommendations and elevation of credit proposal and supervision of all asset related matters.
- Complete adherence to Service Management Program through complaint resolution by contiguous review & improvement of processes, practices & resources to ensure that service standards are met for customer retention.
- Ensure that all financial targets are met for the branch and assurance of cost controls and maximization of revenue generation through “good selling” and plugging of revenue leakages in the branch.
- Work in pressure and be ready to achieve higher level of efficiency and effectiveness for maximum customer satisfaction.

Company Website: <https://www.ubldigital.com/>

Organization: Muslim Commercial Bank (MCB), Limited, Pakistan

Tenure: October 2022 to June 2023

Designation: Branch Manager (BM) (OG-II)



Responsibilities:

- To achieve the branch’s multi-dimensional growth targets (deposits, advances & profit) by sales maximization through strengthening the existing relationships and identifying new business opportunities, while providing quality service coupled with efficient operational controls to minimize all risks by ensuring strict adherence to KYC/AML, SBP & Internal Policies, Processes and Credit Manual / Circulars.
- Formulation & implementation of sales plans to deepen the existing relationships as well as to identify the new opportunities for achievement of branch’s multi-dimensional targets (deposits, advances, profit)
- Train & motivate all front-end staff to develop their technical & core competencies. Lead them as per sales plan for sales maximization.
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- Complete adherence to Service Management Program through complaint resolution by contiguous review & improvement of processes, practices & resources to ensure that service standards are met for customer retention.
- Ensure that all financial targets are met for the branch and assurance of cost controls and maximization of revenue generation through “good selling” and plugging of revenue leakages in the branch.
- Work in pressure and be ready to achieve higher level of efficiency and effectiveness for maximum customer satisfaction.

Company Website: <https://www.mcb.com.pk/>

Organization: Muslim Commercial Bank (MCB), Limited, Pakistan

Tenure: October 2020 to October 2022

Designation: Branch Operations Manager (BOM) (OG-II)

Responsibilities:

- Develop and implement branch operations strategies to ensure efficient and effective operations
- Monitor and analyze branch performance metrics to identify areas of improvement
- Manage branch staff, including recruitment, training, and performance management
- Oversee branch operations, including customer service, sales, and financial transactions
- Ensure compliance with all applicable laws, regulations, and policies
- Develop and maintain relationships with customers and other stakeholders
- Identify and implement process improvements to increase efficiency and reduce costs
- Develop and implement branch marketing strategies to increase customer base
- Develop and manage branch budget and ensure cost-effectiveness



- Monitor and analyze customer feedback to identify areas of improvement
- Develop and implement customer service initiatives to improve customer satisfaction

Company Website: <https://www.mcb.com.pk/>

Organization: Muslim Commercial Bank (MCB), Limited, Pakistan

Tenure: February 2019 to October 2020

Designation: General Banking Officer (GBO) (OG-III)

Responsibilities:



- Deliver quality customer service in response to customer enquiries and needs to build and maintain good relationships
- Proactively identify the needs of potential customers and offer appropriate financial services and products, such as bank account opening, mortgage loan and personal loan, as well as make referrals of insurance and investment businesses.
- Participate in various promotional campaigns and events to acquire new business, increase penetration and strength customer loyalty.
- Maintain awareness compliance requirements and adhere to relevant policies and guidelines of the Bank and regulatory bodies

Company Website: <https://www.mcb.com.pk/>

Organization: Muslim Commercial Bank (MCB), Limited, Pakistan

Tenure: March 2017 to February 2019

Designation: Teller/Cash Officer (OG-IV)

Responsibilities:



- Facilitate the customer and perform core duties of the bank by mainly receiving and paying cash Handle and control cash transactions of customers by monitoring deposits and withdrawal accurately in line with SBP regulations and guidelines
- Increase and maintain capability of cash handling by balancing the physical inflow and outflow of debit and credit with the help of vouchers
- Assess high technical capabilities, regulate the process & facilitate the customers in time through the posting of transactions in the system
- Improve and increase the technical and operational skills to achieve the customer satisfaction regarding ATM operations Plan and analyze of needs and priorities of customer to ensure superior custom services management prior to the customer's demands Perform duty in minimum time and serving maximum customers to achieve and maintain high level of efficiency and effectiveness for customer satisfaction

Company Website: <https://www.mcb.com.pk/>

TRAINING COURSES:

- CTSO at MCB Bank, Limited.
- Gen Banking, ATM Operations & Management, KYC/AML/CFT,
- Personal/Professional Grooming at MCB Bank, Limited.
- Important Circulars on Branch Banking, IT Security Awareness, Foreign Currency Accounts at MCB Bank, Limited.
- Effective Cash Management at MCB Bank, Limited.
- Trained as Certified Branch Operational Manager (CBOM) in Islamabad.

AWARD/ACHIEVEMENTS:

- Star Award (FTM) in October, 2018 at MCB Bank, Limited.
- Employee of the Month (FTM) in December, 2018 at MCB Bank, Limited.

ACADEMIC EDUCATION:

- **MASTERS OF BUSINESS ADMINISTRATION (MBA-FINANCE)**
3.5 CGPA/74% (1st Division)
University of Azad Jammu & Kashmir, AJ&K, Pakistan
2013-2016
- **BACHELORS of COMMERCE (B.COM)**
65% (1st Division)
University of Azad Jammu & Kashmir, AJ&K, Pakistan
2011-13
- **INTERMEDIATE I.COM (COMMERCE)**
Govt. Degree College for Boys Muzaffarabad, AJ&K , Pakistan
Board of Intermediate & Secondary Education (BISE) Mirpur, AJ&K,
Pakistan
- **MATRICULATION (SCIENCE)**
Govt. Pilot High School Muzaffarabad, AJ&K, Pakistan
Board of Intermediate & Secondary Education (BISE) Mirpur, AJ&K,
Pakistan

PERSONAL DOSSIER:

Date of Birth	:	10-04-1993
Gender	:	Male
Nationality	:	Pakistani
Availability	:	20-30 days from signing offer letter
Passport	:	Available

References/Demos to the Documents will be provided on request.