



MUHAMMAD SOBAN (BRANCH BANKING OPERATIONS)

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SUMMARY OF CAREER

Experienced Branch Operations Manager with a proven record of driving efficiency, optimizing processes and fostering team excellence. Adept at overseeing daily operations, managing resources, and implementing strategic initiatives to achieve organizational goals. Skilled in customer relations, staff development and operational improvement. Committed to delivering high-quality service and driven business growth.

EXPERIENCE

- ✓ **Allied Bank Limited**
Branch Operations Manager

11/2021 - 02/2024

 - Leading and managing overall branch Operations, maintaining service standards.
 - Approved and signs all negotiable instruments and daily vouchers.
 - Ensured strict compliance with regulatory requirements, organizational policies and operational procedures, maintaining a record of zero compliance violations during tenure.
 - Help marketing unit to meet their business targets by providing operational support.
 - Reduce redundancies in process, improve turnover time and provide quality services to customers.
 - Participating in the recruitment, training and performance evaluation of branch staff.
 - Handling and facilitating internal audits and surprise inspections by external regulators.
 - Handling staff matters and ensuring their best work output.
 - Effective handling of customer complaints and resolution within the TAT.
 - To formulate strategies and motivate all staff members to render highest level of services to customer and meet assigned targets and KPIs.
 - Collaborated with law enforcement agencies to address and resolve security related issues, including fraud investigations, suspicious activities and theft incidents.
 - Managing and facilitating loans and advances for the branch.
- ✓ **Allied Bank Limited**
Assistant Manager Branch Operations

07/2019 - 10/2021

 - Provide comprehensive administrative support to Operations Manager.
 - Maintained accurate record for all office works and customer's financial transactions.
 - Ensured 100% accuracy in managing new accounts data using accounting software.
 - Educated customers on bank services, financial products and applicable fees.
 - Demonstrated exceptional customer services by effectively handling inquiries, complaints and escalations.
 - Directing and enhancing daily administrative operations relating to appointment bookings, cancellations, confirmations and enquiries.
 - Ensured strict adherence to company policies, procedures and regulatory requirements, maintaining a record of compliance excellence.
 - Managing, facilitating and handling Islamic financing (Assets side).
- ✓ **Allied Bank Limited**
Branch Head Cashier

01/2016 - 06/2019

 - Managing all aspects of cash handling operations, including accurate counting, balancing and reconciliation of cash drawers.
 - Supervised a team of cashiers, providing training and guidance to ensure excellent customer service delivery.
 - Resolved customer inquiries and complaints regarding cash transactions promptly and effectively.
 - Collaborated with the management team to implement policies and procedures to enhance efficiency and security in cash handling.
 - Conducted regular audit to maintain compliance with regulatory requirements and internal controls.

- Implemented measures to minimize cash losses and discrepancies, resulting in improved accuracy and accountability.
- Played a key role in training new employees on cash handling procedures and company policies.
- Participated in cross-functional teams to address operational challenges and drive process improvements.

EDUCATION

✓ SINDH UNIVERSITY JAMSHORO MBA(Human Resources)	2022
✓ MEHRAN UNIVERSITY JAMSHORO Bachelor of Science in Information Technology	2016

SKILLS

- Ability to work under pressure
- Adaptive Problem Solving
- Financial Analysis
- Risk Assessments
- Marketing Strategies
- Customer Service and Support
- CAN DO and Positive attitude
- Communication skills (Interpersonal written and verbal)
- Administrative Tasks

M/S Office and T-24 accounting software

Decision Making

PROJECTS

- ✓ **Student Feedback Project and Teachers Evaluation**
Designed and implemented a student feedback project aimed at evaluating teacher performance. Successfully gathered and analyzed feedback data to provide actionable insights for continues improvement in teaching quality.

LANGUAGE

- English
- Urdu

ACHIEVEMENTS & AWARDS

- Certified Bank Teller by SBP
- Improve branch audit rating from C to B
- Surpassed branch accounts opening goal in whole year
- Boosted customer satisfaction through customer services training

TRAININGS

- Banking Operations and Procedures
- Fair treatment to customers
- Service Standards
- Regulatory Compliance (AML/CFT & KYCs)
- Handling difficult customers and complaints
- Cash Management by SBP
- Information Security and Operations risks
- Islamic banking