

# MUHAMMAD TAHIR HASNAT

Branch Services Officer

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## SUMMARY

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With a robust background in branch banking operations and a distinguished track record in managing diverse financial services, I bring advanced expertise in executing complex financial transactions, ensuring rigorous regulatory compliance, and delivering exceptional customer service. My experience includes proficient management of payment processing, withdrawal transactions, cash and ATM operations, as well as handling remittances and utility bill collections. Having served at Faysal Bank Ltd and Summit Bank Ltd, I have consistently demonstrated operational efficiency, reliability, and a commitment to maintaining high standards of accuracy. My deep understanding of banking procedures, coupled with a strong attention to detail and adept use of banking technologies, enables me to foster positive customer relationships and drive branch performance effectively, optimizing processes and enhancing client experiences in dynamic banking environments.

## WORK EXPERIENCE | KEY ACCOMPLISHMENTS

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### Branch Services Officer

Faysal Bank Limited, Pakistan

March 2022 – Present

- Processed a high volume of payments and withdrawals, managing over 1,000 transactions daily with a 98% accuracy rate.
- Managed the issuance and delivery of cheque books and ATM cards, handling over 200 cheque books and 150 ATM cards monthly, ensuring 99% accuracy in delivery.
- Handled ATM replenishment and vault balancing, maintaining cash availability with a 100% success rate in timely replenishment and accurate balancing.
- Conducted comprehensive handling of cash, including deposits and withdrawals, managing daily transactions totaling significant amounts with zero discrepancies.
- Processed home remittances, utility bills, and school/college fee collections, ensuring a 95% on-time processing rate for over 500 transactions monthly.
- Managed local remittances, pay orders, call deposit receipts, and facilitated normal/intercity/same-day clearing with a high accuracy rate.
- Maintained and updated accounts, managed locker services, and processed foreign telegraphic transfers while ensuring compliance with banking regulation
- Ensured strict compliance with SBP Prudential Regulations, maintaining 100% adherence to legal and regulatory standards.
- Demonstrated exceptional customer service skills, enhancing customer satisfaction by 20% through effective issue resolution and personalized service.

### Universal Teller

Summit Bank Limited, Pakistan

April 2019 – March 2022

- Expertly processed payments and withdrawals, managing substantial daily cash volumes with 98% accuracy, ensuring operational excellence.
- Supervised high-volume cash transactions and vault reconciliation, handling over 600 transactions per day with strict adherence to accuracy standards.
- Administered utility bill and educational fee transactions, processing over 400 transactions monthly with a 95% on-time completion rate.
- Executed complex local and online financial transfers, including remittances, pay orders, and call deposit receipts, with meticulous attention to detail.
- Directed ATM cash replenishment and maintenance, ensuring uninterrupted cash availability and optimizing machine performance.
- Delivered superior customer service by addressing inquiries and resolving issues promptly, enhancing client satisfaction and loyalty.
- Managed standard and expedited clearing processes, ensuring timely and error-free settlement of transactions to support seamless financial operations.
- Ensured compliance with banking regulations and internal policies during transactions, maintaining institutional integrity and mitigating risk.
- Conducted comprehensive end-of-day financial reconciliation and reporting, upholding accuracy and contributing to financial stability.
- Facilitated team development by sharing best practices and providing expert guidance on advanced transaction handling and customer engagement.

## EDUCATION

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- **Master of Commerce**

Gomal University, Pakistan | 2024

- **Bachelor of Commerce**

University of the Punjab | 2016

## ADDITIONAL

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### Skills:

• Customer Relationship Management • Branch Operations and Financial Services • Transaction Accuracy and Efficiency • Cash Handling and Reconciliation • Payment and Withdrawal Processing • Utility Bill and Fee Processing • Local and Online Transfer Execution • ATM Replenishment and Maintenance • Service Quality Enhancement • Regulatory Compliance and Risk Management • End-of-Day Reconciliation and Reporting • Performance Metrics and Reporting • Financial Product Knowledge • Conflict Resolution and Customer Satisfaction • Process Optimization and Standardization • Staff Training and Development • Problem Solving and Issue Resolution • Team Collaboration and Coordination • Communication and Interpersonal Skills • Adaptability and Time Management • Customer Data Management and Analysis • Fraud Detection and Prevention • Technical Proficiency with Banking Software • Sales and Cross-Selling Techniques • Operational Efficiency Improvement • Strategic Planning and Implementation