

# Saad Ghaus

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## Summary

### PROFILE

I am a motivated and results-driven professional in the field of banking and financial services. With a proven track record in driving growth, meeting targets, and enhancing profitability, I bring strong problem-solving skills and a keen focus on customer satisfaction to every role. I am currently seeking a new opportunity where I can leverage my expertise to contribute to the success of the organization.

## Experience



### Branch Manager

MCB Bank Limited

Aug 2019 - Oct 2023 (4 years 3 months)

Enhanced branch profitability through deposit portfolio management and rigorous adherence to regulatory standards.

- Inspired and led the branch team, resulting in improved organizational performance and elevated service quality.
- Effectively promoted and sold a diverse range of financial products, significantly boosting revenue.
- Managed branch audits with precision, ensured customer identity verification in line with regulatory requirements, and responded promptly to regulatory alerts.
- Implemented proactive strategies to improve revenue metrics through operational optimization.



### Branch Manager

The Bank of Punjab

Dec 2018 - Aug 2019 (9 months)

Oversaw and guided branch staff, enhancing productivity and service quality.

- Successfully marketed and sold various bank products, directly contributing to increased sales and revenue.
- Demonstrated financial acumen by efficiently managing the branch budget and resource allocation.
- Strictly adhered to customer identity verification requirements in accordance with regulatory standards and remained vigilant regarding regulatory alerts.
- Focused on achieving branch growth and profitability targets, resulting in improved organisational performance.



### Branch Manager

HBL - Habib Bank Limited

Mar 2017 - Sep 2018 (1 year 7 months)

Provided effective leadership, fostering improved team performance and morale.

- Ensured precise execution of branch audits, internal audits, and adherence to regulatory requirements, maintaining high standards of operational integrity.
- Achieved deposit targets and significantly boosted branch performance through strategic initiatives.

- Addressed customer identity verification in compliance with regulatory standards and promptly responded to high-risk alerts, ensuring regulatory adherence.
- Maintained consistently high service quality standards, delivering a superior customer experience.

## **Relationship Manager**

HBL - Habib Bank Limited

Jul 2015 - Mar 2017 (1 year 9 months)

Attracted and retained new customers, expanding deposit portfolios through effective relationship management.

- Promoted and facilitated the sale of various bank products, including Car Loans, Personal Loans, Credit Cards, and Insurance.
- Upheld the highest standards of branch service quality, guaranteeing exceptional customer experiences and satisfaction.

## **Education**

### **University of Gujrat**

Masters, Finance

### **Gujrat College of Commerce**

Bachelor of Commerce

### **Gujrat College of Commerce**

### **Government Christian High School**

## **Skills**

approach • banking • budgeting • credit • financial • insurance • leadership • management • optimization • organizational skills

## **Honors & Awards**

### **Certificate of Achievement - HBL - Habib Bank Limited**

Sep 2017

Best Performance in Personal Loan Campaign-17

### **Certificate of Completion - HBL - Habib Bank Limited**

Aug 2017

AML-CFT Training Program

### **Certificate of Completion - HBL - Habib Bank Limited**

Jan 2017

Branch Managers Development Training Program



**Certificate of Completion - HBL - Habib Bank Limited**

Sep 2016

Basics of Islamic Banking Training Program



**Certificate of Completion - HBL - Habib Bank Limited**

Feb 2016

New Hires Relationship Managers Training Program



**Certificate of Completion - HBL - Habib Bank Limited**

Sep 2015

Gender Diversity Training Program



**Certificate - Government of Punjab**

Mar 2012

Shahbaz Sharif Youth initiative