

Profile and work Experience

Employee Information	
Name	Muhammad Saleem Tahir
Grade	Senior Vice President
Designation	Head Operations Division/Acting Chief Operating Officer
Place of Posting	The Punjab Provincial Co-Operative Bank Ltd.
Reporting to	President/CEO
Years Position at Current Job	One Year two months
Length of Service	Thirty Five Years 11 months at NBP and One Year and two months at PPCBL
Date of Joining	June 13, 2022
Joined as (designation)	SVP/Head Operations Division now also as Acting Chief Operating Officer
Academic Qualification	MBA
Professional Qualification	DCMA, DAIBP
Cell NO.	03004249003

Employment History and achievements				
FROM	TO	GRADE	JOB TITLE	PLACE OF POSTING
13.06.2022	29.05.2023	SVP	<i>Head Operations</i>	PPCBL
29.05.2023	To date	SVP	<i>Acting Chief Operating Officer</i>	PPCBL

- Officiated thrice as Chief Executive Officer of the bank during leave period of the President of the bank.
- Transformed PPCBL from decentralized banking operations to Centralized banking operation successfully by way of migration from Bank Smart System to Auto Banker Core Banking System.
- Managing PPCBL banking operations of network of 151 branches operating in the province of Punjab by gradually updating the decades old systems and procedure of the Bank.
- Established Centralized Processing Unit for account opening at Head Office in line with the modern Banking practices in order to strengthen the internal controls of the bank and to make it SBP prudential Regulation Compliant.
- Heading the most important committees including SSC (System Switchover Committee) to improve the operating efficiency of PPCBL.

15.01.2018	12.06.2022	SVP	<i>Regional Head</i>	NBP Regional Office Lahore East and Sargodha Region
29.02.2012	18.03.2014			

- Commanded branch network of 54 branches at NBP as *Regional Head* at Regional Office Sargodha (Sargodha District, Khushab District & Mianwali District) and Regional Office Lahore East (Southern part of Lahore District and Kasur District) having branch network of 35 branches with total deposits of Rs.54.300 Billion and retail credit portfolio of Rs.3.200

Billion and monitored/managed thousands of daily transactions by providing necessary support to the staff posted at the network required in efficient delivery of services to the customers in all business segments for the liabilities and assets products in the field of cash management, account opening by segregating the customers in low risk/medium risk/high risk category as per risk profile of the customers, inward/outward inter-city as well as intra-city clearing/collections, remittances, arranged/monitored cash insurance limits within the premises and over the counter of the branch network, lockers insurance, and insurances of other various moveable/immoveable assets of the bank.

- The job description of Regional Head at NBP also included overseeing of network expansion where opportunities of sustainable business growth exist, and also included merger, shifting & closer of branches where business potential remained low and continuity seemed no more feasible through coordination with the cross functional committees/departments of the bank besides safe keeping of physical securities, custody of security documents and all type of other documents/books/registers/vouchers.
- Played role in the development, setting/implementation/monitoring of service standards to improve the operational efficiency required for all type of products (Assets & Liabilities) in consistent with the norms of banking industry and to meet the bank's strategic objectives while effectively responding to the demands and preferences of the customers through timely identifying/mitigating the operational risks involved in all type of transactions of the day to day business affairs of the bank. Besides periodic upgradation of policies & procedures and its timely implementation accordingly.
- Coordinated with HR Business partner for career growth of the work force, succession planning, training needs assessment, incentive plans to achieve the set goals; and increased the operational efficiency of HR Capital of the bank.

06.08.2002	10.07.2006	VP, SVP	<i>Regional Risk Management</i>	Regional Office
06.07.2010	28.02.2012		<i>Chief & G.M</i>	Gujranwala and
18.03.2014	15.01.2018		<i>Credit</i>	Lahore

Managed credit portfolio of Rs.47.884 Billion along with credit operations at National Bank of Pakistan as *Regional Risk Management Chief/Regional Manager Credit/General Manager Credit* during the years 2002-2006 at Regional Office Gujranwala (Gujranwala District, Hafiz Abad District, Sheikhpura District & Nankana Sahib District); and during the years 2010-2011, and 2014-2017 at Regional Office Lahore (Lahore District, Kasur District & Okara District) respectively. It included all type of activities relating to credit operations of the bank without compromising the Standard Operating Procedures, SBP Prudential Regulations and service standards besides ensuring business growth through managing operational activities efficiently by periodic review of daily transactions in accordance with the organizations strategy.

10.07.2006	06.07.2010	VP, SVP	<i>Regional Compliance Chief</i>	Regional Office
				Lahore East

Worked as *Regional Compliance Chief* and articulated compliance review programme to ensure the implementation of corporate policies across the network to promote the culture of internal controls and compliance of SBP Prudential Regulations, internal policies and standard operating procedures of the bank in the branch network.

Early period history details				
FROM	TO	GRADE	JOB TITLE	PLACE OF POSTING
12.07.1986	05.10.1987	O.G.II	Induction Course I-86	NBP Staff College Lahore
11.10.1987	31.12.1987	O.G.II	General Banking	M. Br.Muzaffarabad A.K.
01.01.1988	23.06.1990	O.G.II	Inch.Credit Department	R.OMuzaffarabad A.K.
24.06.1990	01.09.1990	O.G.II	Inch. General Banking	Zonal Office Sahiwal
02.09.1990	31.12.1990	O.G.II	Processing officer	Cr. Deptt. PHQs Lahore
01.01.1991	27.12.1995	O.G.I	Project Appraisal	LTFD PHQs Lahore
28.12.1995	31.12.1998	O.G.I	Incharge Project Finance	Cr. Depart. RHQs LHR.
01.01.1999	05.08.2002	AVP	Incharge Credit Depart.	RHQs Lahore

Major Strengths
1. Commitment to the organization
2. Self- motivation
3. Self-discipline