**Dalia**

**Senior Operations and Administrative Officer | Retail Banking Advisor | Branch Manager Assistant**

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**Executive Summary**

Talented and profit driven senior banking professional with **12+ years’** eventful career studded with professional brilliance predominantly in the areas of **banking** **operations**, **service management, customer support, administrative functions, branch supervision and retail banking.** Core strengths in developing and managingservice delivery channels to establish credibility of bank’s customer centric policies. Possess a keen eye for detail and enforce high standards of quality assurance and compliance to all bank and regulatory stipulations. Thorough knowledge of client profiling and their current need analysis in different scenario. Rich exposure to the application of accounting principles, entering journal entries and maintaining accounting books. Possess effective communication skills in order to handle customer concerns, requests, or complaints. Target oriented professional, able to build strategic client relationships and pro-actively manage and motivate staff. Diversified problem-solver with well-earned reputation for strong work ethics, continually striving for improvement in bank’s product knowledge coupled with excellent administrative aptitude and the commitment to offer quality work.

**Performance Milestones**

* Applauded for making continuous efforts to improve operations, decrease turnaround time, streamline work processes & ensure quality customer service.
* Credited for increasing business volumes (cross selling bank products i.e. CA/SA, PIL, Motari & Credit Cards).
* Hold the distinction of achieving the sales target within a very short period of time, using various communication skills; and also achieving not less than 90% in Mystery Shopper Report.

**Professional Experience**

**Senior Operation & Administration Officer** **Since Feb’13**

**National Bank of Abu Dhabi, Al Ain, UAE**

* Utilize strong background to manage the branch/back office daily operations, the fixed assets and expenses of branch, and also credit and administrative functions to ensure smooth conduct of operations in accordance with bank policy, procedures and related updated instructions.
* Diligently approve / verify the daily transactions of the branch through Intellect/ Ultimus with completed related documents.
* Exercise utmost care to ensure the appropriate completion of branch customers’ transactions, regular reconciliation of the branch internal accounts with settlement; rectify any suspense accounts’ transactions on time.
* Drive the efforts to prepare and check the branch budget & related follow up issues monthly/yearly basis.
* Furnish necessary support to execute the existing/new customers’ and visitors’ requests on time in professional manner and as per the bank policy and procedures.
* Regularly ensure adequate and complete documentation obtained from customers.
* Perform additionally as Compliance Coordinator to handle archive daily reports and customers’ satisfaction scores.
* Responsible to ensure adherence/implementation of control check list and compliance with bank Policy & CB regulations on daily/monthly / semi-annually basis.
* Entrusted with the onus of managing and controlling cash available to ensure sufficient cash is in hand for the Branch’s ATM, Tellers & Vault to meet the customers’ needs any/all the time.
* Compile various periodical (monthly, quarterly, yearly) reports/returns submitted to various H.O. authorities to fulfill H. O and UAE Central Bank requirements.
* Scrupulously review credit and classified accounts to insure adequate related securities, documents lodgment, interest in suspense, all related issues.
* Implement strategic plans to enhance service quality standards & implement strict measures in customer care procedures to optimize client satisfaction & retention.

**Main Skills**

**Administration/Operations Management**



**Retail Banking/Global Banking Practices**



**Client Relationship Management**



**Business Enhancement**



**NPA Management/Credit Appraisal**



**Legal/Statutory Compliance**



**Team Direction & Results**



**Financial Analysis/Risk Mitigation**



**Retail Banking Advisor** **Oct’06 – Jan’13**

**National Bank of Abu Dhabi, Al Ain, UAE**

* Held accountability to deliver bank’s vision, mission, values and customer pledge by team work and to achieve the organization's mission and help execute staff succession and growth plans.
* Proved instrumental in increasing customer base/new relationships by providing exceptional services to customers and achieved targets relating to bank’s products.
* Provided vital assistance to the BM in achieving clean audit report.
* Specifically responsible for promoting the bank’s services and products through the phone calls and meeting the customers.
* Delivered expertise in guiding customers regarding the right products to meet their needs and cross-selling other bank’s products and services to the existing customers.
* Primarily tasked with opening accounts and proceeding with loans process.
* Deployed techniques to gain a clear understanding of customers' businesses and requirements and presented appropriate products.
* Applied sharp analytical abilities to analyze sales and service related requirements for branch’s portfolio of SME and personal customers.
* Orchestrated and administered all facets of credit approval process, including preparation of loan proposals for borrowers outlining essential terms of transaction and drafting credit commitment.
* Consistently attended the training courses and programs whenever scheduled and required.
* Vigilantly implement bank’s plans and policies in all operational areas in conformance to regulatory norms.
* Imparted perpetuity to business inflows by carefully developing and nurturing relations at decision-making levels with high-end clientele.
* Functional responsibilities consisted of preparing staff’s midyear, annual budgets and payroll management.
* Put in distinguished efforts to prepare and file annual financial statements; maintain monthly reconciliation statements; analyze expenditure and revenue accounts; and prepare and calculate reimbursement billings.
* Actively involved in preparing auditing schedules for External Auditors.
* Imparted great contribution in tracking receivables and reconciling monthly accounts receivable, and maintaining customer invoices.
* Meticulously kept track of wired transfers and other funding transfers.
* Satisfactorily resolved bank and customer queries/issues by liaising with Back Office and Credit Department
* Developed procedures for delivering and managing sales capabilities in line with the strategic growth plans of the bank.

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|  | **PRIOR EXPERIENCE** |  |  |
| **Assistant to Branch Manager – Retail Banking** | | | **Jun’05 – Oct’06** |
| **National Bank of Abu Dhabi, Al Ain, UAE** | | |  |

* Monitor branch staff files and ensure all documents are updated
* Provide comprehensive support to the branch Manager
* Implementing and overseeing programs that increase efficiency, strengthen employee knowledge and abilities, improving leadership and maintaining the overall health of a bank.
* Preparing, explaining, and implementing the Performance Management by Objectives System.
* Participating in Preparing the Job descriptions for the bank positions.
* leading the bank’s efforts to maintain continuous products and service quality by implementing process controls, data analysis and measurement devices
* Establishing standards of service for customers.
* Assessing the product specifications of the bank and comparing with customer’s requirements.
* Maintaining procedures and programs to ensure that the bank meets organizational and regulatory standards for quality, and customer’s acceptance, and oversee product recalls when products fail.

**Core Competencies**

* Client Support/Business Sales
* Office Management
* Facilities Management
* Retail Asset Operations
* Correspondence/Filing
* Documentation
* Administrative Operations
* Business Ethics
* Liaison/Cross Functional Coordination
* Problem Solving
* Logical Thinking
* Organization & Attention to Detail
* MS Office (Word, Excel & Internet)

**Soft Skills**

* Professional Demeanour
* Exceptional Written and Verbal Communication Skills
* Leadership Traits
* Adaptability & Flexibility
* Cultural Awareness
* Decision Making
* Team Player
* Analytical skills
* Time Management
* Integrity and Trust
* Performance Optimization
* Handling the complicated complaints effectively, by meeting the customers and exceeding their expectations in solving their complaints.
* Promoting quality achievement and performance improvement throughout the bank, presenting the mystery shopping results to the management and the branches staff through several meetings.
* Persuading reluctant staff to change their way of working to incorporate quality methods.
* Preparing the new policies that enable the bank to evolve continually to meet new business challenges, such as the incentive schemes for several departments in the branch.
* Suggesting and preparing different initiatives that are being created in the bank.
* Supervising daily work of all branch staff.
* Supporting, motivating staff member to achieve individual and team.
* Conducting on the job counselling and coaching for low performer’s.
* Setting up and maintaining controls and documentation procedures.

**ACADEMIC**

* **Bachelor Degree in Mass Communication & Public Relations** Ajman University, Al Ain – UAE

**Certifications | Trainings**

* **AL MANARA Retail Banking Advisor Certificate Level 1:** o Anti-Money Laundering & Compliance

o Introduction to Sales

o Introduction to Service Mindset for Front Line Staff o Liabilities Training

o Assets Training o Integration

* **AL MANARA Retail Banking Advisor Certificate Level 2:** o Consumer Credit for Front Liners

o Fraud Awareness

o NBAD Branch Standards & Service Quality Workshop o The Way to NBAD Sales

o Touching the Market for Retail Baking Advisor Role o Business Image and Standards for Front Liners

**TRAINING:**

* **Train The Trainer Course,** Nadia Institute, Abu Dhabi

**Banking Courses Attended at NBAD Academy**

* MID Year Review Employee Session
* UAE Mandated Cheques Awareness program
* Ratibi / Winner / Waladi Training
* Operational Risk Management
* ETHOS Training for Customer Service

**Publications/Presentations**

**Title:** How to Create a Positive WorkEnvironment, Nadia Training Institute - Abu Dhabi, Dec 2013

**Personal Dossier**

**Date of Birth:** 11thAug 1982

**Nationality:** Lebanese

**Linguistic Abilities:** Arabic and English

**Marital Status:** Single

**Visa Status:** Residence

***References are available upon request***