***Name:* Wesam**

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 **E-mail:** **Wesam.272749@2freemail.com**

***Objective:-***

 Seeking a position to utilize my professional banking background as well as enrich mymanagerial skills by adding new experience in a new region.

# Scientific Degree :-

 1999-2003 Bsc. In Commerce (**English Section)**

 Major: Accounting & Business

 Minor: Economics & Business Administration

 General Merit: ***Good***

***Experience :- ( 13 Years Banking Experience )***

**Employer Union National Bank (Dubai)**

**Position Manager**

**Department Customer Service & Sales Dept.**

**Period OCT 2015 up to date**

**Job scope and responsibilities:**

***(Sales and service scope)***

\*Implement the budget sales targets and revenue growth by managing the sales and service team, monitor their daily sales performance and adjust the daily sales plan when needed to rectify shortfalls.

\*Support the sales and service staff in attracting new to bank customers from different segments.

\*Ensure that the sales and service team are aware of the competitor’s different product offerings to be able to market the bank’s product through explaining the bank’s competitive advantage.

\*Ensure sales and service team is referring customers to relevant alternative delivery channels to reduce cost and improve quality.

\*Ensure that sales and service team are adhering to all service standards set by the bank to exceed customer expectation.

\*Ensure sales and service team handle customer complaints at first point of contact with full ownership & provide prompt feedback to customer in a timely manner.

\*Assist the branch head in ensuring the efficient implementation of the new hire on boarding process.

\*Explain to staff set objectives, managing their performance, developing, coaching and motivating staff, providing formal and informal feedback and appraisals in order to maximize overall performance.

**(Operation scope)**

**\***Ensure that all the branch banking transactions are processes accurately as per the set standard operating procedures.

\*Ensure transaction’s processing is done in timely manner to ensure a high level of customer service is provided to internal and external customers.

\*Ensure cash shortages and excesses at counter are eliminated and timely reporting investigation of cash difference if any.

\*Ensure that all the required controls are followed and implemented as required.

\*Ensure the accuracy of transactions so that accounts are reconciled and financial losses to the bank are avoided.

\*Provides continuous feedback to branch operations on process adherence and observed inconsistency at the counter through branch monthly exception reporting mechanism for respective areas.

\*Daily & monthly AML reports review in order to maintain legal position and mitigate potential risk.

***Experience :-***

**Employer Dubai Islamic Bank (Main Branch Dubai-U.A.E)**

**Position Senior Officer Acting Manager**

**Department Customer Service & Sales Dept.**

**Period May 2011 to Nov 2015**

**Job scope and responsibilities:**

* Managing a team of 14 staff in Dubai Islamic bank main branch Dubai.
* Achieves customer service objectives by contributing customer service information and recommendations to strategic plans and reviews; preparing and completing action plans; implementing production, productivity, quality, and customer-service standards; resolving problems; completing audits; identifying customer service trends; determining system improvements; implementing change.
* Meets customer service financial objectives by forecasting requirements; preparing an annual budget; scheduling expenditures; analyzing variances; initiating corrective actions.
* Determines customer service requirements by maintaining contact with customers; visiting operational environments; conducting surveys; forming focus groups; benchmarking best practices; analyzing information and applications .
* Improves customer service quality results by studying, evaluating, and re-designing processes; establishing and communicating service metrics; monitoring and analyzing results; implementing changes.
* Maximizes customer operational performance by providing help desk resources and technical advice; resolving problems; disseminating advisories, warnings, and new techniques; detecting and diagnosing network problems.

***Experience :-***

**Employer Dubai Islamic Bank (Main Branch Dubai-U.A.E)**

**Position officer**

**Department Customer Service & Sales Dept.**

**Period Jul 2007 to May 2011**

**Job scope and responsibilities:**

* Reporting to Branch Manager.
* Full knowledge of DIB products & services.
* Interact with customers to understand their banking needs & providing superior

 Customer service and increase customers’ loyalty.

* Replying the customers' inquiries and give solution on the spot.
* Convert sales opportunities in order to meet the bank financial targets.
* Responsible for opening all types of accounts ( Saving & Current &Fixed Deposit)
* Responsible for Marketing & Selling the bank's products.
* Acting friendly with upset customers and satisfy their requirements or quires
* Capture and report customer feedback towards continual product development.
* Responsible for the main vault in main branch balancing( the opening and closing Balance

 Of the cash vault).

* Preparing the periodic reports (weekly , monthly) for the customer service area
* Full knowledge of the customer service and teller area operational tasks.

***Experience :-***

 **Employer Commercial International Bank (EGYPT)**

 **Position Customer Service and Operation Officer**

 **Department Customer Service Dept**

 **Period June, 2004 – to May 2007**

**Job scope and responsibilities:**

* Reporting to Branch Manager**.**
* Responsible for opening all types of accounts ( Saving & Current &Fixed Deposit)
* Responsible for Marketing & Selling the bank's products.
* Replying the customers' inquiries and helping them to take the right decision.
* Responsible for Issuing all types of credit cards (VISA, Master, Diners Club…etc).
* Issuing time deposits and certificate of deposits transactions.
* Responsible for internal and outgoing money transfers.
* Responsible for handling all transactions concerning checks & bills collection.
* Preparing the periodic reports concerning the customer service area.
* Full knowledge of the customer service functions.

***Language Skills:***

* Arabic: (Mother Tongue)
* English: Fluent in both written and spoken forms.

***Computer Skills:***

* Perfect in MS Office applications (MS word, MS Excel and MS Power point)
* Excellent user of Internet browsing applications.
* Excellent presentation skills.

 ***Training and Special Courses:-***

* Superior quality service.
* Customer service excellence.
* Advanced selling skills.
* Forgery & falsification.
* Advanced Communication skills.
* Consumer loans (personal, auto & buy out).
* Fraud detecting
* Advanced Trade finance.
* Operation productivity.
* Team building skills.
* Anti-Money laundry.
* Sales through service.
* First line manager.
* Problem solving and decision making.

***Special Abilities & Skills***

* Actively Respond to my Management Priorities.
* Leading and supervising.
* Planning and organizing.
* Strong managerial skills.
* Strong communication and negotiation skills.
* Excellent communication skills
* Able to work under conditions of pressure.
* Like to work in groups or as teamwork.
* Punctual person who likes to intellect.
* Find a pleasure in meeting people and doing my best to solve their complaints.
* Keeping excellent communications skills.
* Make the best use of the time during my daily life.
* Learning new software that improve work efficiency.
* Attending useful fairs and conferences.

***Personal Info.:***

Date of Birth: February 9, 1982

 Marital status: married

**Awards:**

 **Best acting award (low risk result in audit report for main branch 2009, 2010, 2014)**

**Best customer service officer (mystery shopper report 2010)**

***Thank you for giving me this precious time of yours and I'll be***

***Very lucky to be one of your team.***