|  |  |
| --- | --- |
| Goal -directed, results – oriental professional with a strong sales background, Skilled communicator , persuasive and adaptable , Self-motivated with high energy, initiative , and focus, keen insight into the needs and views of others able to listen and identify issues or problem areas and form innovative solutions , professional , personable, and articulate in presentation, areas of strength include :-**\* Communication / Negotiation / Facilitation.** **\* Client/ Community Relation.** **\* Problem Solving / Decision Making.** **\*Flexible/Assertive/ Adaptable.****\* Program Management / Assessment.** **\* Documentation / Writing.** | **PROFILE** **EXPERIENCE** |
| **Emirates Islamic Bank – Dubai–LMHV**  | **Company** |
| **Senior Relationship Officer ( Dec 2015 – March 2016 )**  | **Title** |
| Handling the LMHV and Rent cars, Transport companies, Achieve business targets. | **Roles** |
| * Following the rolls and policy for the bank.
* Preparing the FA sheet for the companies.
* Annalise the financial situation for the customer through his bank statement and his FAR.
 | **Responsibilities** |
| **Abu Dhabi Islamic Bank – Sharjah - AUTO FLEET** | **Company** |
| **Senior Relationship Officer ( Dec 2014 – Nov 2015 )**  | **Title** |
| Handling the fleet finance for the rent cars companies transport companies. Achieve business targets. | **Roles** |
|  |  |
| * Following the rolls and policy for the bank.
* Preparing the cash follow for the companies to show the real income.
* Preparing the CA.
 | **Responsibilities** |
|  |  |
| **Noor Islamic Bank – Sharjah – Auto Dept.** | **Company** |
| **Assistant Relationship Manager ( Apr 2013 – Jun 2014)** | **Title** |
| Create and maintain a good corporate image by skillfully managing existing bank relationships. Achieve business targets while maintaining the quality of the portfolio. | **Roles** |
| * Following the rolls and policy for the bank.
* Maintain good relationship with all the constituents in the market to ensure that quality business is referred to the bank on a regular basis.
* Dealing with the CVF for the companies.
* Analyze documents submitted by the customers and prepare credit proposal.
* To promote outdoor sales by visiting new market opportunities.
 | **Responsibilities** |
| **Dubai Islamic Bank – Sharjah – Auto Dept.** | **Company**  |
| **Senior Sales Advisor . ( March 2007 – March 2013 )**  | **Title** |
| To proactively create and exploit business opportunities for booking auto murabaha for individuals and business houses in order to achieve business targets while maintaining the quality of the portfolio. Tocreate and maintain a good corporate image by skillfully managing existing bank relationships. | **Roles** |
| * To ensure target achievement on monthly basis.
* To provide constructive and constant feedback on improvement of products, services, processes which may either reduce TAT, cost or enhance customer satisfaction.
* Maintain good relationship with all the constituents in the market to ensure that quality business is referred to the bank on a regular basis.
* To proactively call on car showroom and customers and promptly respond to calls from them in order to negotiate and finalize business deals within the targeted turnaround time
* To analyze documents submitted by the customers and prepare credit proposal for submission to appropriate approval authorities based on Shari’ah.
* To ensure portfolio quality by exercising sound credit judgment and by complying with credit and product parameters to complete all formalities and documentation in line with policy and Shari’ah.
* To obtain and provide market. Customer and competitor information and feedback to management.
* To promote outdoor sales by visiting new market opportunities.
* To ensure good working relationship with different departments within the organizations.
 | **Responsibilities** |
| **First Gulf Bank – Sharjah - Personal Loan**  | **Company** |
| **Sales Executive . ( Jan 2006 – Feb 2007 )**  | **Title** |
| Working as sales agent for personal loan in First Gulf Bank Sharjah branch for offering the loan to the local they are working in Government and Semi Government companies.  | **Roles** |
| * The correct work on the execution and complete for requirements the work.
* Full cooperation showed and between remaining members of the team.
* Investigation for the goal monthly.
* Followed up with customers to ensure satisfaction and on-going business.
* Attempt solution of the problems faced the agents.
* Developing sales & marketing strategies to build consumer preference and drive volumes.
* Achieve high target with high performance.
* Source high profile customer’s to the bank.
* Keeping the relationship between the bank and customer.
 | **Responsibilities** |
| * COMPLIANCE FOUNDATION COURSE. Dubai Islamic Bank
* SHARI’A COMPLIANCE. Dubai Islamic Bank
* KNOWLEDGE PRODUCT. Dubai Islamic Bank
* STRATEGIC CUSTOMER SERVICE SKILLS. Dubai Islamic Bank
* TEAM BUILDING ACTIVITY. Dubai Islamic Bank
* RETAIL SALES SKILLS. Dubai Islamic Bank
* FINANCIAL STATEMENT ANALYSIS.

Talal Abu Ghazaleh Professional Training Group | **EXTRA COURSES**  |
| **Bachelor of Commerce (2004)** **Ain Shams University,Cairo.** | **EDUCATION** |
| * Well organized, focused, self-motivated& hard worker with strong documentation skills.
* Ability, Flexibility and Readiness to learn new systems & grasp new ideas at short time.
* Excellent Leadership, organizational & communication skills.
* Languages Skills: Arabic & English (Spoken & Written).
* Good problem solving skills and experience in working with senior management.
* Excellent negotiation skills with high convincing ability.
* Team player and strong personal contributor.
* Proactive, constantly & instantly acquire knowledge of new assays & market
* Development that enables operating effectively in a rapidly changing environment.
* Outstanding internal and external communication skills.
 | **PERSONAL SKILLS** |
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|  |  |
|  | **PERSONAL DETAILS** |
| 24 – JUNE – 1983 | **Date of Birth** |
| EGYPTIAN  | **Nationality** |
| MARRIED  | **Marital Status** |
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