**JEHAD**



**E-Mail:** **JEHAD.302010@2freemail.com**

**RETAIL BANKING OPERATIONS MANAGEMENT**

~ *Over 28 years of experience in Financial Services and Banking Industry* ~

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| --- | --- |
| **Summary of Skills:** | **Areas of Expertise:** |
| * Analytical professional, understand & effectively communicate broader trends & challenges in Banking and Financial Services; well-versed in the myriad of regulatory, structural, and events that impact financial valuations
* Proven ability to monitor and analyze various operational and financial aspects of organizations to facilitate sound business decision-making
* Strong business acumen & sound knowledge about prevalent financial products & reforms as well as latest issues and regulations in financial markets
* Adept in interfacing with key clients from various sectors for understanding their requirements; suggesting the most viable investment products/ services as well as cultivating relations with them for customer retention & acquisition
* Recognized proficiency in contributing towards improvement in operations, business growth and profit through achievements in finance management and productivity /efficiency improvements
 | * Customer Service Management
* Process Improvement
* Sales Operations
* Retail Banking Operations
* Strategic Business Planning
* Credit Management
* Risk Management
* Mortgages
* Payment Processing
* Relationship Management
* Training & Development
* General Management
* Team Management
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**CAREER REVIEW**

**Various Designations ☞ United Arab Bank Sep’02 – Jun’15**

***Succession Path***

Branch Manager-RAK Mall Sep’02 – Jun’07.

Retail Banking Area Manager:

* RAK Jul’07 – Sep’09
* Abu Dhabi Sep’09 – Jan’12
* East Coast Jan’12 – Jan’13

Head of Documentations Control Desk Jan’13 – Jun’15

**Roles & Responsibilities:**

* Receive and review applications for all Retail / Corporates /SME facilities and account opening forms.
* Verify that all facilities are in order before being submitted to relevant operations dept.'s for processing.
* Showcased well-developed supervisory skills, leadership and decision making abilities in order to control risk involved at minimum ratio
* Complied with banking internal/ international policies & procedures and central bank guidelines
* Initial documentation check list as appropriate for rejection or for approval.
* Responsible for control of all securities documents regarding mortgages/ all type of personal loans/ account opening/ corporate, large corporate/ SME credit facilities file, etc.
* Received & reviewed applications, verified all facilities and supporting documents according to terms & conditions stipulated in credit approval & obtained all securities
* Checked that official and legal documents for all facilities are adequate and in place
* Identified irregularity/ deviation/ exception in documents, policies & procedures and promptly addressed those to Head of Operations for an early resolution
* Rejected any file where conditions were not met on approval check list
* Advised Head of Operations on all anomalies rejected/ pending files and copy to EVP
* Kept abreast of changes in polices programs, procedures, standards and regulations applicable to the work unit
* Supervised cross selling of retail products like savings/ current accounts, term deposits & remittances; established performance-oriented systems/ procedures for execution of Banking Operations
* Evaluated banking processes & procedures to locate & alleviate possible bottlenecks/ frauds; managed branch operations with key focus on bottom line profitability by ensuring optimal utilization of available resources

**Achievements:**

* Spearheaded Personal Loan Lending Policies Changes Committee
* Dealt with Islamic Retail Products and awareness about the same through UAB Islamic Window
* Adjudged as Employee of the Year in 2014

**PREVIOUS ASSIGNMENTS**

**Branch Manager ☞ Union National Bank Nov’00 – Aug’02**

**Achievement:**

* Conducted Effective Retail Market Sales Survey in 2001

**Mashreq Bank Sep’87 – Nov’00**

***Succession Path***

*Trainee Officer ☞ Customer Service Officer ☞ Sr. Customer Service Officer ☞ Sales & Service Manager ☞ Branch Manager*

**Achievement:**

* Awarded with Service Excellence Championship Award in 1995

**EDUCATION & CREDENTIALS**

1987 B.Sc. Business Administration (Business & Economics) from UAE University

**IT Skills:** Well versed with MS Office & Internet Applications

**PERSONAL DETAILS**

**Date of Birth:** 27th August 1964

**Languages Known:** English & Arabic

**Address:** Ras Al Kamiah, AL Zahra, Opposite to Sheikh Abdlmalik Palace, Villa No. Z126

**Nationality:** Palestine

**Religion:** Muslim