**Mohamed**

**Mohamed.366648@2freemail.com**

**PERSONAL DATA**

 **Nationality:** Egyptian

 **Birth Date:** 1st April 1987

 **Marital Status:** Married.

 **Military Status:** Exempted.

**WORK EXPERIENCE**

**Title: Banker (A)**

**Company: National Bank of Egypt (NBE), Egypt**

**Date: From December 2010 – Present**

**Industry: Banking**

**Operations Supervisor**

**Job Description:**

* Supervise the work of both operations and administrative affairs departments.
* Supervise the implementation of all processes related to the operations department such as: salaries, pensions, bills of exchange, legacy, standing instructions, swifts, letters of guarantee, documentary credits, international transfers, preparation of vouchers and supervising all records of the bank.
* Entering data to the system such as drawing receipts, bills of exchange, preparing salaries payrolls, legacy documents and adjusting ledgers.
* Receive documents, requests of clients and salaries’ checks to arrange, prepare them and making their records in the general ledger, then giving them to data entry
* Handling all problems in the department.
* Provide splendid customer services to customers in a friendly and courteous manner at all times
* Ensure that all the bank’s policies and procedures, code of conduct and regulatory guidelines are fairly applied in the bank.
* Inform and suggest new banking products to customers.
* Provide information to customers about their account status and account balances &bank products and services.
* Suggest effective ways through which the bank can promote its products and services and increase customer satisfaction.
* Participate in marketing and awareness campaigns in the bank to create an enlarged customer base.
* Establish and promote cordial relationship with customers, ensuring prompt attendance to their inquiries and solving their problems to grant them maximum satisfaction.
* Ensure that customers’ confidential information is properly protected and only used for official purposes.
* Be involved in performing some financial related and marketing transactions.
* Continuously update skill by participating in professional trainings, go for courses as instructed by management and be willing to contribute acquired knowledge to the development of the back.

**Loan Department Specialist**

**Job Description:**

* Responsible for performing routine clerical duties related to consumer and business loan applications and boarding, and by processing consumer, commercial, and real estate loan payments and advances on lines of credit.
* Facilitate the operation of giving loans to the individuals in private and public sector to help them during this period of economic recession in Egypt.
* Making offers for car owners to exchange their old cars with new ones.
* Making credit cards for those customers who travel abroad a lot. Some cards allowed them to use VIP lounge in Cairo airport.

**Administrative affairs specialist**

**Job Description:**

* Prepares, completes, distributes and ensures the follow-up of forms and files related to staff appointments, contracts, reimbursements and payments.
* Verifies, maintains and updates accounting records for the unit. Monitors and reconciles accounts, statements and reports. Identifies and analyzes discrepancies and errors. Makes corrections, processes adjustments and follows up on problems.
* Opens and updates personnel files relating to appointments, salaries, terminations and tracking of vacations and absences. Determines and implements changes. Liaises with departments and employees and provides explanations on accounting and appointment matters.
* Consults relevant documentation, communicates with resource persons, analyzes data, and follows up as required.
* Provides information related to policies, procedures and governing expenses.
* Prepares various reports such as budget forecasts, statements of account, statistics and inventories.
* Instructs staff in performance of work concerning administrative operations.
* Types various documents such as letters, reports, statistical tables and administrative forms.
* Participates in meetings of an administrative nature, records decisions, and follows up as required.
* Ensures proper maintenance of unit's filing system& Applies archiving procedures.

**Internal Bank Auditor**

**Job Description:**

* Develop a comprehensive internal audit program for the bank. Perform financial, operational, and compliance audits in accordance with the internal audit program.
* Coordinate the department’s activities with the independent CPA and all applicable regulatory agencies and examiners to best utilize available resources and achieve established objectives.
* Assist Audit Committee in fulfillment of its duties and responsibilities.
* Meet with Audit Committee annually to discuss and approve the department’s scope and schedule for the coming year and periodically to review and discuss audit findings and other matters at other such times as necessary.
* Review bank practices and records for compliance with established internal policies and procedures.
* Develop recommendations for improving internal controls, operating efficiency, and the adequacy of bank records and recordkeeping.
* Report audit findings and recommendations to appropriate management.
* Conduct follow-up reviews of financial, operational, or regulatory compliance deficiencies noted during audits.
* Conduct investigations of irregularities discovered by or brought to the auditor’s attention.
* Investigate, as requested by senior management or the bank’s security officer, fraud and embezzlements within the bank &Work in cooperation with law enforcement agencies in any such cases as deemed necessary.

**Teller**

**Job description:**

* Provides account services to customers by receiving deposits and loan payments; cashing checks; issuing savings withdrawals; selling cashier's checks, traveler's checks and series of bonds.
* Records transactions by logging cashier's checks, traveler's checks, and other special services; preparing currency transaction reports.
* Cross-sells bank products by answering inquiries; informing customers of new services and product promotions; ascertaining customers' needs; directing customers to a branch representative.
* Completes special requests by closing accounts; taking orders for checks exchanging foreign currencies; providing special statements, copies, and referrals.
* Reconciles cash drawer by proving cash transactions; counting and packaging currency and coins; reconciling loan coupons and other transactions; turning in excess cash and other currency to head teller; maintaining supply of cash and currency.
* Complies with bank operations and security procedures by participating in all dual-control functions; maintaining customer traffic surveys; auditing other tellers' currency; assisting in certification of proof.
* Maintains customer confidence and protects bank operations by keeping information confidential.
* Contributes to team effort by accomplishing related results as needed.

**Title: English Translator**

**Company: El Farouk company for importing and exporting, Egypt**

**Date: From January 2007 – July 2010**

**Industry: Importing and exporting**

**Job description:**

* Facilitate effective communication between two parties that do not speak a similar language by converting one spoken or written language to another.
* Working as a mediate to translate and complete deals between company and investors from different countries such as: USA, China, Germany, Canada and Australia.
* Attend conferences and meetings and act as official translator to mediate discussion.
* Convert written materials from one language into another, such as books, publications, or web pages.
* Edit and proofread text to accurately reflect language.
* Facilitate communication for people with limited English proficiency.

**Title: Team Supervisor**

**Company: Mobinil, Egypt**

**Date: From January 2006 – January 2007**

**Industry: Telecommunications**

**Job description:**

* Worked as data entry at first, then team supervisor due to efficiency, accuracy and the speed in recording and handling transactions.
* Allocating tasks to staff.
* Ensuring the performance of the staff is of a high standard.
* Reporting to management
* Organizing holidays and training.
* Discussing and resolving problems.

**Title: Broker**

**Company: Egyptian American brokerage company, Egypt**

**Date: From January 2005 – January 2006**

**Industry: brokerage**

**Job description:**

* Contacts or is contacted by potential clients.
* Explains what services he offers and, when a client opens an account, offers advice on the purchase of particular securities.
* Purchase or sell securities on the clients’ behalf with clients’ permission.
* Monitor the financial markets, watching the performance of clients’ securities.
* Contact a client with additional recommendations to buy or sell securities.
* Keep a close eye on the cost of and revenue generated by his client agreements.
* Responsible for financial department in the company.

**ACHIEVEMENTS**

* Have been honored by National Bank of Egypt as “the best employee” of the year, year 2015.
* Has been transferred to “personal loan& Auto department” due to the great efforts in bank, then managed to increase the personal, auto and credit card loan portfolios significantly, 2015.
* Got excellent evaluations and percentages in all work evaluations.

**EDUCATION AND GRADES**

**Bachelor’s Degree in accounting with a grade “Good”.**

Faculty of commerce, Cairo University (2009)

**Certificates**

* General English courses at British council till advanced levels, 2007:2009.
* Stock market course at Cairo university (COMET),2009
* Oracle course including the 4 tracks(SQL.,PL/SQL,FORM,REPORT) next academy, 2010
* Business English and soft skills , Cairo university , 2010
* Marketing course at Cairo university (COMET),2010
* Completed postgraduate studies in accounting at Sadat Academy for Management Sciences (SAMS), 2012, master’s studies in progress.
* Java programming & android application course, 2014.

**SKILLS**

**LANGUAGE SKILLS**

* Arabic : Native Language
* English : Fluent
* French: Very Good.

 **COMPUTER SKILLS**

* MS Office Applications (Word – Excel – PowerPoint)
* Internet use
* Oracle Development ((SQL.,PL/SQL,FORM,REPORT).
* Java programming & android application.

**References Furnished Upon Request**