**Bandar *ACI certified***

**Bandar.373425@2freemail.com**

**Treasury Foreign Exchange (FX), Saudi Riyal (SAR), Money Market (MM) Dealer**

**Objective:**

Treasury Dealer determined to meet or exceed budgets by trading in the market and by achieving sales goals on a consistent basis seeking a new financial institute organization to join in order to acknowledge new ideas, thoughts, experience that is positioned in Saudi Arabia or any GCC.

**Professional Overview:**

A **Saudi** educated **MTP-level** Treasury Professional, Business Oriented and Management trained for well-defined understanding of the business acumens, capacity to identify and align market emerging outcomes & business needs with products from spot dealing to options and services as needed. A successful and diverse background spanning, dealing in G10 currencies, training joiner dealers and sales desk, technical systems understanding i.e.( Reuters, Fences, Matching Dealing 3000..etc), consulting, operational management for any desk that needs, profit delivery, option management, and business-development disciplines underscores expertise in engaging decision makers and devising winning sales strategies and solutions.

Skilled in gathering, analyzing and maintaining market intelligence by news brokers...etc, supporting senior management with business management strategies, Preparing & maintaining business plans & budget, planning & implementing branding and promotional activities and also oversee new business markets from GCC trading to emerging markets position taking and strengthening business relationships.

**Strong belief & Practice:**

Uncompromising ethics and transparent communications by code of conduct & underpin business-focused value propositions that leverage competitive advantage via top quality service. Skilled in optimizing teams dynamics, uniting diverse agendas to a common goal, and harnessing strategic and operational drivers to deliver results.

**Value Offered:**

▪ Arbitrage grasper.

▪ SPOT, SWAP trader.

▪ Option Book Monitoring, reporting, hedging, executing.

▪ Dealing with systems as Reuters, Matching Dealing 3000, Bloomberg, Fences, Dutch Matching.

▪ Team Player

▪ Positive Thinking

▪ Marketing Communications

▪ Banking relations & negotiations

▪ Tender, Proposal, contract Development & negotiations and Bid Mgmt.

▪ Market Analysis.

▪ Formulation of Marketing, Sales and Client relationship building strategies

▪ Brand, Budget and Financial management

▪ Executive Level Engagement

▪ Global Sales

▪ Enterprise Account Management

▪ Business Management

▪ Account / Client Management

▪ Project Management

▪ Consultative selling

▪ New Business Pipelines

▪ Profit Maximization

▪ Business Drivers & Technology Alignment

▪ Customer satisfaction & retention

▪ Product/Services Pricing Management

**Achievements:**

* Interceded for top management & ALCO an ALCO FX position to be taken and handled by the FX desk during the year in 2012 , which got approved and a profit of 6.3Mio Has been generated to the desk.
* Managed to achieve new profit to FX desk out of the introduced option instrument for the amount of 1mio SAR in 2011.

* Activated & introduced the Option Tool to FX desk in 2011 which was my first year in Riyad Bank.
* Achieved all budgets that were provided in all years served which were the largest reported in Saudi Holland bank history was in the 2008.
* Successfully achieved my ACI and got recognized and reported in the international RED BOOK.
* Gained distinction as an Exceptional Performer for mid-year review Oct 2008, accomplishing 119% surpassing target quota, increasing margin Basis Points on most of my Currencies books by 17% by reducing B2B positions by 27% in a straight 10 months.
* Won an achievement in cross selling the (ZARO Cost Option Product) to Treasury Sales desk that boosted an incredible sales growth by 30% upon implementing new marketing & promotional business plans & strategies with Major Clients for hedging.
* Completed Management Training Program (M.T.P) in Business Finance & Economy (308 hours), 2004 from Institute Of Banking best & top Ranking Banking Academy in Riyadh Saudi Arabia proven By SAMA, CMA & Most of the Banks with in the region.
* Completed a number of academic specialized & consternated in all Major Treasury Products i.e. (SWAP, IRS, FIXED INCOME, SPOT dealing...Etc).

**Professional Employment:**

Riyad Bank

**Assistant Vice President & Assistant Senior Foreign Exchange Treasury Dealer**

* Handling all G10 and Middle East Currencies. APR 2011-up to date

SHARY Trading Company

**Assistant Chief Financial Officer**  APR 2010-APR-2011

* I joined SHARY Co. after having a 7 and a half years of great exposure in Saudi Holland Bank by being in treasury from Foreign Exchange to Money Market & Saudi Riyal Trading that gave me a great mixture and a powerful knowledge that equipped me to perform in any financial segment.

**Points that I wanted to gain in working outside the banking industry & finally did**

* Living the real world inside a company rather than looking and reading about it.
* Feeling the company’s atmosphere.
* Having the power of the client prospective i.e.( The phase the client is always right)
* Getting to know the outlook from a client prospective than a bank prospective.
* Feeling the responsibility of hundreds of humans that are working under you.
* Having the pressure from deferent sides i.e. (The Staff, The Banks, The Board Members, Compotators...etc)

**The role that was enrolled and responsibilities**

* Handling the cash flow of the company as a primary objective.
* Handling all foreign exchange transaction i.e. (SHARY has a great exposure in the Middle East).
* Handling all banking facilities.
* Establish and implement short- and long-range departmental goals, objectives, policies, and operating procedures.
* Reporting my Chief Financial Officer& Top Management.
* Monitoring all ratios which involves and consternate on leveraging

Saudi Holland Bank NOV 2003– APR 2010

**Tresury Dealer**

* Recognizedforidentifying business development scope in ‘Currency Trading & Minimizing risks of loss taking by the strategy of grass hoper by 20bp in a deal through sales cash flow which resulted decent profit. Giving knowledge gained from IOB to provide my measurement trading to our sales desk in cross selling products to clients’ segments in local SAUDI markets and also developed focus-strategy to penetrate in targeted potential industry segments such as AUTOMOTOR, Foreign Trades, small scale and medium size companies which resulted a marbles decent profit.
* Designed & supervised ‘Enterprise Account Management [EAM]’ program to liaison with Technical Account Manager and Technical services Manager to well co-ordinate all account management activities to act as a customer’s primary point of contact with high net worth client traders.
* Undertook consulting option sell SAR trade for the Bank with standard charter bank based in UAE for a 6 month contract VOLS for such a premium that was to be paid to SHB with in the market SHB daily SPOT purchase of $ from SAMA.
* Identifying the improvement of my joiner KPIs, implemented balance scorecard marketing techniques to understand retail consumer expectations, simultaneously improvising retail services to consumers and benefiting as an overall profit for the desk.
* Responsiblefor meeting my book and my desk portfolios complying with over all desks with a KPI linked, which include sales goals and overall quality of service (i.e. errors entered, funding on time...etc)
* Cultivated partnerships with sales desk to achieve the maximum profit out of the client by all means to drive new ideas with recommendation statistics from JPMorgan & Citibank for our trading desk and to benefit new idea and offering it to our sales desk in order to cross sell it to our clients. This was a huge profitability result for my bank as values add for their client from products & services investments given.
* Incorporated strategies to improve relationships with senior management, sales and business development executives, dramatically increasing number of leads / sales from this source.
* Co-ordinated bi-yearly-monthly & sometimes weekly client board / conferences meetings.
* Responsible for working with sales & marketing teams to increase the sale of services and drive-up profit of the bank.
* Activelyparticipatedin securing significant contract with FORD, Bin Laden Contracting and others that generated a huge cash flow.
* Doing the daily Re-Repo and Repo depending on the banks liquidity and market conditions.
* Balance sheet funding and trading at the same time.
* Doing the foreign exchange spreadsheet for the bank, to be sent to the branches, corporate, investment and installing it into the main frame of the bank’s spreadsheet.
* Quoting margin trading clients.
* Providing SIBOR rates on a daily bases.
* Monitoring the loans to deposit ratio of the bank.

Multiple Summer Jobs i.e. (ARAMCO-XEROX-HOSHAN). July 2001 – Sep 2003

**Assistant, Programer,Accountent Manager** toCFO, DGM & Executive Manager**.**

Responsibilities involve chairing meetings with executives such as CFO, DGM and department managers to discuss & design strategic issues and support decisions for meeting objectives and goals.

* Presented investment options to management executives to add value to core business units in areas of financials, construction and real estate segments in the Kingdom.
* Liaison with finance & account managers in drafting budgets, financial statements and preparing corresponding documents for deferent Group’s investment subsidiary.
* Presided meetings with local Saudi bankers and organized business gatherings to strengthen business relationships and has been considered ‘Point of Contact’ for internal & external business communications in Financial & Executive department.
* Organized & attended significant on-job training development programmes for managerial staff to encourage learning, development and employee retention schemes in join consultation with HR advisory.
* Improved business processes effectiveness in administrative assignments by employing & suggesting better business Information systems controls such as application and other business intelligence tools.

**Education & Professional Affiliations**

**ACI Academy Canada** Nov 2009 – Nov 2009

International Treasury Licence

**Institute Of Banking (IOB)** Dec 2003 – Jun 2004

An equivalent to double masters in Finance & Economy (MTP),

A (308 hour) Intensive Full Time Academic Interim.

**King Saud University, Riyadh** Jan 2000 –OCT 2003

Bachelor in Finance.

**Personal Information**

Nationality : Saudi

Date of Birth : 11 Oct 1981

Language (s) : English (Fluent), Arabic (Native)

Driving license : Saudi Arabia