



Sharif Mahmoud Ibrahim Alhamarna

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Languages: English, Arabic (Emirati Dialect), and Romanian

Nationality: British

PROFESSIONAL SUMMARY

Dynamic and results-driven banking professional with over 20 years of proven success in relationship management, sales leadership, and portfolio expansion across the UAE and UK banking and financial services sectors, spanning both conventional and Islamic banking environments. It brings extensive expertise in delivering bespoke financial solutions, including liabilities, Wakala deposits, structured investments, and Takaful products. Possesses deep knowledge of the UAE and UK financial landscapes, with a strong ability to navigate diverse regulatory frameworks and meet varied client expectations. Demonstrates consistent excellence in client acquisition, cross-border sales, and revenue generation, regularly surpassing ambitious targets in highly competitive markets. Highly skilled in risk mitigation, regulatory compliance (KYC/AML), and customer retention strategies. Recognised for building trusted client relationships, coaching high-performing teams, and driving sustainable business growth.

EDUCATION

- ☐ MSc Finance and Investment Management -University of Liverpool UK -Online /Programme -Jan 2023 – Present.
- ☐ Higher banking Diploma Certificate -CSI Canadian Securities Institute -EIBFS -Emirates Institute for Banking and Financial Studies,(Accounting and Finance, Corporate and Personal) UAE, Sharjah Aug 2009 – May 2011.
- ☐ Banking Diploma Certificate -Ifs UK School of Finance -EIBFS-Emirates Institute for Banking and Financial Studies (Economics, Banking, Finance & Accounting), UAE, Sharjah Aug 2007 – Dec 2008.

WORK & LEADERSHIP EXPERIENCE:

Emirates NBD, London, UK

Assistant Operations Manager - May 2024 – Sep 2024

- ☐ Managed cash management operations and banking services and ensured all instructions and payments were processed correctly within the relevant cut-off times.
- ☐ Maintained compliance with AML and regulatory standards while overseeing cash management operations, cashier transactions, and associated documentation processes.
- ☐ Supervised internal and external client service delivery to ensure excellent service standards.
- ☐ Oversaw all aspects of cash management, including safe custody of cash, cheques, and vault.

Al Rayan Bank, London, UK**Senior Premier Relationship Advisor – Islamic Banking****Aug 2022 – Dec 2023**

- ☐ Successfully managed and grew a portfolio of high-net-worth GCC clients, providing bespoke Sharia-compliant financial solutions, including Wakala deposits, short-term investments, and Takaful services.
- ☐ Specialised in expanding Sharia-compliant client portfolios, driving revenue growth through accounts, fixed-term deposits, treasury wakala deposits, and tailored liability solutions.
- ☐ Conducted in-depth financial reviews to understand client objectives and deliver personalised investment strategies aligned with their needs.
- ☐ Maintained strict adherence to regulatory requirements by conducting thorough KYC/AML verifications and overseeing client documentation for both onboarding and annual compliance reviews.
- ☐ Delivered a high standard of client service by efficiently resolving enquiries and concerns, ensuring consistently high levels of client satisfaction and loyalty.

Deputy Branch Manager – Islamic Banking**Sep 2021 – July 2022**

- ☐ Oversaw all branch operations with a focus on Sharia-compliant solutions and Islamic investment products, driving the achievement of branch financial targets.
- ☐ Maintained stringent branch controls covering vault balances, teller limits, ATM disbursements, and ensuring accuracy in daily transactions.
- ☐ Set clear branch and team targets, providing coaching and performance management to meet KPIs and service excellence standards.
- ☐ Managed high-net-worth GCC client portfolios, delivering bespoke Islamic banking services aligned with clients' faith-based financial needs.
- ☐ Spearheaded compliance efforts by meticulously reviewing and approving client onboarding and ongoing account documentation (KYC, KYB, AML, CDD, EDD), ensuring full Sharia and regulatory adherence.
- ☐ Supervised daily banking hall operations, guaranteeing efficient service delivery, with particular attention to the needs of elderly and vulnerable clients.
- ☐ Optimised branch operations by enhancing workflows and team productivity; led regular meetings, coached staff on 4-Eyes control policies at the cashiering desk to prevent discrepancies, and ensured strict compliance with risk and control frameworks. Provided comprehensive reporting to senior leadership to support performance oversight.

Branch Sales and Service Advisor – Islamic Banking

Oct 2018 – Aug 2021

- ☐ Proactively promoted Sharia-compliant banking solutions, including short-term deposits, fixed-term investments, and Takaful products, driving portfolio growth and consistently exceeding sales targets.
- ☐ Cultivated and managed strong relationships with high-net-worth GCC, UK, and European clients, as well as business account holders, delivering tailored financial advice aligned with Islamic banking principles to support both personal and corporate financial goals.
- ☐ Engaged with business clients (B2B), supporting their banking needs, monitoring company records via the Companies House platform to track mandate changes, and proactively managing account reviews, transactions monitoring and account authorisations review.
- ☐ Delivered exceptional, personalised customer service, ensuring client satisfaction, retention, and long-term engagement through regular portfolio reviews and proactive service follow-ups.
- ☐ Led client onboarding and account maintenance processes, performing rigorous KYC, KYB, AML, and risk management checks to ensure full regulatory compliance.
- ☐ Actively monitored client portfolios to identify cross-selling opportunities, recommend appropriate Sharia-compliant products, and deepen customer relationships.
- ☐ Supported branch operational excellence by assisting with transaction accuracy, customer inquiries, and resolution of complex service issues to maintain high levels of customer satisfaction and trust.

Standard Chartered Bank, Dubai-UAE – Associate Director & Credit Analyst, Corporate Banking, Clients Coverage Aug 2008 -Dec 2015

- ☐ Supported the Director in managing and expanding a diversified portfolio of corporate and individual clients, providing tailored solutions across FX, working capital, and Sharia-compliant products to meet varied financial objectives.
- ☐ Conducted in-depth credit analysis and prepared comprehensive credit proposals for corporate lending, ensuring alignment with the bank's risk appetite and regulatory standards.
- ☐ Built and maintained strong client relationships, driving portfolio profitability through effective cross-selling strategies and proactive client engagement.
- ☐ Collaborated closely with relationship managers, product specialists, and risk teams to structure complex credit facilities and optimise financing solutions.
- ☐ Monitored client account activities, conducted regular reviews, and ensured full compliance with regulatory requirements and risk management protocols.
- ☐ Identified and capitalised on business development opportunities, leveraging market insights to support client acquisition and deepen wallet share.
- ☐ Managed B2B relationships and consistently delivered high standards of client service, promptly addressing client queries to ensure satisfaction and long-term retention.

ADCB -Abu Dhabi Commercial Bank, Dubai, UAE — Business Development Manager

June 2006 – Aug 2008

- ☐ Covered Sharjah and Northern Emirates, leading Direct sales team for retail banking products including personal loans, auto loans, and credit cards.
- ☐ Managed and coached a large direct sales team, setting targets and driving performance to exceed sales objectives.
- ☐ Expanded client portfolios by delivering customised financial solutions, catering to a diverse range of retail customers.
- ☐ Conducted market analysis to identify growth opportunities and optimise customer acquisition strategies.
- ☐ Fostered strong relationships with clients to enhance customer retention and cross-selling opportunities.
- ☐ Ensured strict compliance with bank policies and regulatory requirements across all sales activities.
- ☐ Collaborated with internal stakeholders including credit, risk, and operations teams to streamline processes and enhance customer experience.
- ☐ Delivered regular sales performance reports to senior management, providing insights and actionable recommendations.

Al-Futtaim Group – Trading Enterprises, Honda Showroom, Sharjah, UAE — Sales Executive

Nov 1998 – June 2006

- ☐ Completed the Emiratization Program, earning formal certification and contributing to national workforce development goals.
- ☐ Delivered exceptional sales performance, consistently exceeding monthly and annual targets for new and pre-owned vehicles.
- ☐ Recognised as one of the top performers across the UAE, awarded international incentive trips to Sweden, Belgium, and Amsterdam to visit Volvo factories.
- ☐ Built a strong reputation for customer service excellence, earning high levels of client satisfaction and repeat business across the UAE for many years.
- ☐ Successfully completed the SAP R/3 training programme and awarded the SAP Certification, selected as Branch Super User to support system implementation, coach new employees, and ensure operational excellence.
- ☐ Managed trade-in evaluations, accurately assessing used vehicles to structure competitive trade deals and enhance customer value propositions.
- ☐ Provided tailored financing solutions by liaising with multiple banks to offer competitive auto loan packages.
- ☐ Promoted service maintenance plans and aftersales initiatives, significantly improving customer loyalty and enhancing overall revenue streams.

- ☐ Delivered professional product presentations and managed client test drives to effectively communicate vehicle features and value.
- ☐ Built and maintained a loyal client base by delivering personalised financing advice, aftersales support, and proactive customer relationship management.
- ☐ Collaborated closely with internal finance, insurance, and service teams to ensure a seamless end-to-end customer journey.
- ☐ Supported showroom marketing campaigns, organised attractive vehicle displays, and coordinated client events to increase footfall and enhance brand visibility.

Certificates

- ☐ Advanced Financial Crime Framework Certificate- Islamic Banking
- ☐ Advanced Islamic Finance Training, Delivered by Al Rayan Bank Shariah-compliant team, Chartered Institute for Securities & Investment (CISI)
- ☐ Business Report Writing Certificate
- ☐ Business English Diploma
- ☐ English communication skills- Level 2
- ☐ Business English Communication-Level 3
- ☐ Real Estate Finance Certificate
- ☐ International Financial Reporting Standards (IFRS) Certificate
- ☐ Credit Risk Management Certificate
- ☐ SAP R/3 (Sales and Distributions) Certificate 1999 – 2000.
- ☐ Emiratisation Induction Programme Certificate
- ☐ Credit Skills Assessment, Omega Performance Corporation -Standard Chartered Bank,UAE
e-learning: Modules:
 1. Capital Investment Cycle.
 2. Asset conversion cycle and other Assets.
 3. Accrual Accounting.
 4. Operating Cycle Liabilities and Equity.
 5. Financial Reporting Analysis.
 6. Financial statements.
 7. Cash flow Analysis.
- ☐ CFA Level 1-Candidate Workshop, Chartered Financial Analyst 6 months:(Genesis Training Institute, Dubai, UAE) Modules:
 1. Ethical and Professional Standards.
 2. Quantitative Methods.
 3. Financial Reporting and Analysis.
 4. Corporate Finance, Equity Investments.
 5. Fixed Income.
 6. Derivatives and Portfolio Management and Wealth Planning.

SKILLS, ACTIVITIES, & INTERESTS

- ☐ **Skills:** Islamic Shariah and Compliant Financial Products, Financial analysis, Customer Services, and Risk management, Proficiency in CRM, MIS tools, Finacle, Salesforce and SAP R/3 CerSales and Business distributions.
- ☐ **Activities Volunteered:** Member, of the Health and Safety Committee, Chairman, and Student Consultant Led student consultancy initiatives, providing guidance and support to peers in academic and professional development at the Emirates Institute for Banking and Financial Studies (EIBFS).
- ☐ **Interests:** Financial Markets, Islamic Banking Innovation, Foreign Exchange Trading, Real Estate Investment, Economic Policy, Sustainable Finance, Cross-Cultural Business Relations.