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OBJECTIVE

Seeking an opportunity to gain and acquire valuable experiences in a challenging career with a leading organization in finance in order to generate new perspectives and breakthrough ideas. Challenging existing practices, supporting and leading the implementation of change, pursuing new business opportunities.

EXPERIENCE



Year 2017 -Present

FI Senior Relationship Manager, Gulf & Americas Regions (October 2021- Till date).

- Establish, Renew and Suspend Credit Limits Granted on Funded and Non-Funded Basis to Local and Regional Financial Institutions.
- Manage relationships with correspondent banks
- Monitor FI Nostro accounts
- Handle Correspondent Banks' business visits and phone calls to maintain the relations and solve existing problems.
- Prepare Sovereign Studies concentrating on Economic, Financial Sector and Political Stability.
- Monitor limits granted to Financial Institutions and analyze their utilization to ensure that the business relationship is maintained on a high performing standard.
- Increase FI contribution in revenue steam through engaging in trade related funded / Unfunded transactions under MRPA with correspondents.
- Participate in FI syndication loans on primary and secondary market with correspondents.
- Increase Income from rebate agreements through proper direction of commercial business.

Retail Credit Analyst (September 2019 - September 2021).

- Review retail asset cases and check applicants' eligibility and documents perfection
- Review I-score, external verification and telephone verification reports
- Calculate debt burden, maximum loan/limit amount and total exposure
- Take relevant actions based on Retail Assets Credit Policies and Retail Lending Guidelines
- Handle discrepant cases with branches/sales back office
- Provide initial approval for applications according to Retail Credit Policies and Retail Lending Guidelines
- Issue booking instructions for Operations Department for loan booking.

Customer Service Representative (May 2017 till September 2019).

- Sell & cross sell all bank's products and facilities such as loans, overdrafts, liabilities, credit cards, new accounts... etc.
- Increase and enhance the existing portfolio as well as the branch's customer database through hunting new to bank opportunities in addition to exploring the existing potential business deals.
- Contribute to the profitable growth of the bank in line with the strategic guidelines and the bank policies and procedures.
- Provide the required information regarding any customer's inquiries as well as handling and solving complaints.
- Contribute to the bank's good reputation through providing high quality levels of service as well as improving the customer's banking experience overall.
- Provide the required information regarding any customer's inquiries as well as handling and solving any complaints.

EDUCATION

- Bachelor's Degree in Business Administration and International Trade, Misr International University, 2015.
- Grade: Very Good
- GPA: 3.39
- Major: Finance
- Minor: Accounting

PROFESSIONAL DEVELOPMENT (EXTRA CURRICULAR ACTIVITIES)

- Certified in International Trade and Finance (CITF) from The London Institute of Banking and Finance (LIBF) - July, 2024.
- Certified Credit Analyst (Credit Course) from Egyptian Banking Institute – May, 2021.
- Financial and Economic Reporting workshop at Thomson Reuter’s foundation London 2014.
- Internship at PWC August 2014.
- Attend young tax professional of the year 2014 at Ernst and Young (EY).

COMPETENCIES AND SKILLS

- Concerned with the importance of time.
- Computer skills: Microsoft Word, PowerPoint, Excel, Photoshop, Prezi, Windows and internet.
- Excellent communication and presentation skills.
- Hard Worker, Cooperative and quick understanding.

INTERESTS

- Traveling
- Diving

LANGUAGE SKILLS

- Arabic: native speaker
- English: Fluent spoken, written and read
- French: Basic

PERSONAL DATA

- Marital Status: Married
- Nationality: Egyptian
- Military Status: Completed