**Bilingual US Educated Banker, With Ten Years Work Experience in Oman.**

**Personal Details :-**

**Name:** Mohamed Ahmed Mohamed Ali Mohamed

**Nationality:** Sudanese

**Phone:-**

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**Sudan :** +249 923174745

**Email : mohamedmuscat82@yahoo.com**

**Languages Known:-**

**Arabic :-** (Mother Tongue)

**English :-** (Official Language & Medium of Education)

Practical Experience and Skills :-

* Eight years of banks,managerial work experience.
* Small and medium projects, Lending work experience.
* Identification and management, of credit risks.
* Ability to study and review, credit policy and procedures .
* Preparing Loan applications,to the Loan Committee .
* Excellent bank Compliance, and Anti money Laundering experience.
* Good knowledge of conventional and Islamic bank products.
* During last four years ,I trained local banks staff,on practice of banking.
* Money and banking Lecturer- Al Nelin University.
* Computer literate.

Educational Qualifications:-

1. **Economics Masters’ Degree**

University of Nebraska – USA- 1983

1. **Certified Credit Analyst**

The American Academy of Financial Management – USA-2009

1. **Fellowship ( after attending Project Finance course )**

Economic Development Institute ,of the WorkBank – USA-

**Work Experience :-**

1. **Banking trainer**

(Credit and Collection –Retail banking products Selling) Bahwan Cybertek High Institute- (2012-2016 ).

1. **Banking Training Manager**

( compliance – anti money laundering- selling skills). The Performance World – Muscat – (2010- to 2012 ) (Two years contract with bank Muscat and London based,International Compliance Association ) .

1. **Head of training**

(Vehicle finance-Heavy Equipment Finance- Consumer Durable finance – Corporate Deposit) United Finance Company-Muscat –Oman (2007-2009).

1. **Learning and Development Manager**

( Islamic Finance) Umm Al Qaiwain Bank – Dubai- UAE ( 2004-2006 ).

1. **Senior Finance Tutor**

( Small and Medium projects Finance ) Hatat Institute – Muscat –Oman (1989-2003).

1. **Credit Analyst**

( project Finance – Credit and Collection) Oman Development Bank – Muscat –Oman (1986-1988).

1. **Economics Lecturer (Money and banking )**

-AlNelin University 1983-1986

**Sample of presented Courses:**

**Sound Principles of Conventional Lending**

* **Loan Procedures :-**
* Preparation of Call Report

To identify the customer of the Bank and to discuss the

Requested facilities.

* **Credit Report**

Financial Statements will be checked, it will include

the recommended facilities for the client and

Conditions of the loan.

* **Offering Tickets (OT)**

It is a Standard form containing Branch Manager’s

Credit approval for Credit Transactions. Granting an

Offering Ticket is a risk, therefore different Securities

are taken from the Customer. Branch Manager will

Send (OT) to Marketing Division to Check the

Documentation . Marketing Division will send (OT) to

the right levels for approval. Once it is approved (OT)

Will be sent to the Branch and the facilities are

released.

* **Recovery of the Loan, according to the Conditions of the Loan.**
* **Managing the credit risk.**

# **Hobbies:-**

# Reading in Banking and Finance

# Watching Business News

**Membership :-**

I am a member of .Oman Economic Association.

**Research Ppers :-**

Role of Central Bank of Oman,in regulating retail banking.

Small and medium projects, to employ college students.

Bank customer satisfaction.

# **References:-**

# **Dr. Roesler Theodore, Economics Professor**

# **University of Nebraska, Ne, 68588, USA.**

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1. **Dr. Abdel Aziz Al-Hinai**

#### **Chief Executive Officer, Oman Development Bank**

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**3- Dr. Izzeldin Sharif Hussein.**

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