

BAHER MOHAMED EL-SANHOURI

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'Contributing to Company objectives through Proficiency in leading overall Business Operations '

PERSONAL BANKER

EXECUTIVE SYNOPSIS

- **Profile:** Seasoned industry professional with **15+ years** of insightful experience across *People Management, Documentation, MIS Report, Risk Analysis & Management, Customer Relationship Management, Business Development, Product Knowledge, Service & Quality Management and Team Management.*
- **Goal:** Exploring opportunities in Senior Managerial roles to run an entire Business Unit across any sector/ industry, backed by a long-term exposure in Financial Services domain.
- **Efficiency:** Adept at providing robust Customer Service & risk management to deliver substantial growth in terms of revenue generation and bottom-line profitability.
- **Effectiveness:** Well-versed with the UAE markets, possessing network of local business contacts and utilizing strong communication and relationship management skills. Well versed with various computer programs.
- **Insights:** Extensive knowledge of latest market trends along with critical business and commercial information that help develops executable Sales/ Business Strategies.
- **Management:** Deft at leading and mentoring large teams to deploy well-researched strategies and achieve pre-defined targets in line with company requisites.

Added Expertise at a Glance...

Documentation
Revenue Generation
MIS Report
Time Management

Risk Analysis & Management
Customer Relationship Management
Business Development
Product Knowledge

Service & Quality Management
Client Interaction/ Relations
Team Dynamics/ Management
Training/ People Development

WORK EXPERIENCE

EMIRATES ISLAMIC BANK (Innovations Company)
Relationship Manager
(01 Aug 2021 - Till Date)



Key Result Areas

- ~ Reporting to Team leader
- ~ Enabling clients to help them make the right decisions with their financial plans and explaining the financial services available to them
- ~ Keep daily records of calls I do and activities by booking meetings with new and existing clients
- ~ Offering the right solutions to the clients and make sure that they get all the benefits my bank offer
- ~ Creating document trail for signatory sign of
- ~ Handel all new and old customers and guiding them with their transaction.
- ~ Follow-up contracts between the customer and the bank for signature purposes issued
- ~ Attended the telephone calls; handle the mail, filing and maintaining records.
- ~ Contributed in the credit approval process by analyzing customer's credit worthiness
- ~

EMIRATES ISLAMIC BANK (Data Direct Company)**Relationship Officer****(17 Feb. 2020 –31 May. 2021)** الإمارات الإسلامية
EMIRATES ISLAMIC**Key Result Areas**

- ~ Reporting to Team leader
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COMMERCIAL BANK INTERNATIONAL, Ajman, UAE**(Ajman Branch) Relationship Manager****(16 Jan 2011 – 31 Dec. 2019)****Key Result Areas**

- ~ Responsible for performing intermediate duties and support related to branch operational activities and financial services.
- ~ Processing all new account transactions.
- ~ Assisting customers in their selection of various accounts and financial services.
- ~ Cross-selling the Bank's products and services.
- ~ Opening, maintaining and closing of all account types.
- ~ Performing branch clerical duties.
- ~ Promoting business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services.
- ~ Fully knowledgeable and skilled in the areas of teller, vault and safe deposit.
- ~ Processing and boarding DDA lines of credit, discussing and accepting credit applications.
- ~ Followed up on all customer cases, complaints & requests and the process in right way according to bank policy.
- ~ Handled phone inquiry & having a Professional phone banking etiquette.
- ~ Was responsible for Sales & Cross Sales of all bank products (Accounts – FD – Loans – Auto Finance – credit Cards), Customer Support and performed other related work as assigned.
- ~ Supporting less experienced New Account Representatives and other branch staff member.

First Gulf Bank Ajman BR, Ajman, UAE,**As Sales Executive****(17 Feb 2008 – 08 Oct 2008)****Key Result Areas**

- ~ Provide full range of banking products / services to the client carefully.
- ~ Maintained good communication with customer.
- ~ Handled the internal service issues by reinforcing the service oriented behavior across the branch functionalities.
- ~ Processed retail customer's financial services requirements i.e. Personal loan, credit cards, deposits and investment.
- ~ Provided constant feedback on improvement of products, services, better facilities, turnaround time, reduce costs and enhances customer's satisfaction.
- ~ Maintained contacts with the local market position on an ongoing basis.

- ~ Attended sales meeting scheduled in timely basis for target sales planning as per bank policy.
- ~ Follow up on all customer cases, complaints & requests.
- ~ Following the process in right way according to bank policy.
- ~ Customer support
- ~ Performing other related work as assigned

OTHER ASSIGNMENTS

- **Alexandria Petroleum Maintenance Company (PETROMAINT), Alexandria, Egypt**, as System Engineer & Network Administrator (Feb 2002 – Oct 2008)

CREDENTIALS

Academics

- **BSc Of Management Information System (2001)**
- **High Institute for Computer and Information Systems**

Computer Knowledge

- MS Windows - MS office – MS word, MS Excel
- MCP Win XP - management – Presentation – Communication
- Operating System: Dos/ Win 98/ Me/ XP
- Application: MS Office 2000/ FrontPage & MS Project
- Network: LAN Networking. (MCSE)

DATE OF BIRTH: OCT 08, 1977 LANGUAGES KNOWN: ARABIC & ENGLISH

NATIONALITY : EGYPTIAN

PASSPORT NUMBER: A16617964 VALID TILL 20/10/2022

I HAVE A VALID UAE DRIVING LICENSE

STATUS : MARRIED
