

# Karl Madi

## Relationship Manager

A results-driven Relationship Manager in Commercial Banking with valuable expertise in analysis, credit reviews, forecasting, risk mitigation, combined with pertinent networking skills across the Middle East. Striving to develop a rewarding career and to grow in a leading organization through positive contribution.



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## SKILLS

Corporate Banking

SME Banking

Moody's Analytics

Team management

PR

Risk management

Analytical & Problem-Solving skills

Market Analysis

Strategic Sales

Communication skills

## LANGUAGES & CERTIFICATES

Arabic, English & French  
*Native*

Certificate - Microsoft Excel  
Advanced Level  
*Formatech 12/2021*

## WORK EXPERIENCE

### Relationship Manager - SME (Small and Medium Enterprises) Bank Audi

10/2016 - 06/2021

Beirut, Lebanon

*Throughout my 5 years, I achieved monthly targets with an average of 30 credit files, surpassing targets by 29% in 2019.*

- Assisted in the launching process of the SME Department (testing, implementation and fine tuning of procedures).
- Performed credit reviews of Corporate and SME accounts in Wholesale/Retail Trade, F&B, Healthcare, Manufacturing, Real Estate, Logistics, Services and FMCG sectors in Lebanon.
- Identified client risks by reviewing/analyzing financial statements, cash flow projections, feasibility studies and credit rating through Moody's Risk Analytics in compliance with Central Bank circulars.
- Shadowed Head of Unit, supervising daily operations of unit portfolio, monitoring closely unpaid/doubtful accounts including on-site visits.
- Lead full stages of credit deal from origination to execution: initiation, credit & business analysis, file presentation to Credit Committee, deal structuring and coordinated with the legal, compliance department.

### Credit Analyst - Corporate Banking Division Creditbank

03/2015 - 09/2016

Beirut, Lebanon

*I developed and grew portfolio by +15% per annum in income and size by building client loyalty; client acquisition through customer referrals, networking and targeted cold calling.*

- Prepared financial statement spreadsheets: developed financial and business analysis reports, cash flow projections and credit rating through Six Sigma to assess financial standing for prospective deals.
- Managed credit lines by monitoring exposures and ensuring timely renewal of facilities.
- Mitigated Financial Crime Concerns by rigorously evaluating risks (sanctions, AML, other), taking appropriate actions, ensuring timely completion of KYC reviews.
- Maintained due follow-ups with clients through site visits to ensure continuity of relationships.

### Lending & Investment Expert BMO - Banque de Montreal

09/2011 - 03/2015

Montréal, Canada

*I increased customer satisfaction by 33% rate within 4 months of employment at BMO with a timely, accurate, and efficient delivery of services, in addition to a good implementation of administrative tasks.*

- Handled follow ups with customers, identified financial solutions with preferred banking channels and provided recommendations for tailored solutions addressing both sales & service needs, including everyday banking, retail investments, lending solutions, home financing.
- Issued credit recommendations for personal lending transactions (including home financing) up to USD 1M, in accordance with proper credit principles and the bank's policies and procedures.
- Conducted early engagements for key customer accounts and build a strategy to grow new relationships initiated within the province to expand BMO's business.
- Led communication with existing customers and prospects, conducted personalized assessments to grow loyalty and to identify immediate/future opportunities.

## EDUCATION

### International MBA - Management

Université de Paris Dauphine & Paris1 Panthéon - Sorbonne

09/2016 - 06/2018

Paris, France

### Diploma - Marketing HEC Montréal

09/2009 - 06/2010

Montreal, Canada

### Bachelor degree (B.A) - Economics Université de Montréal

09/2006 - 06/2009

Montreal, Canada