

GHALIA TASSABHJI

CORPORATE BANKING SPECIALIST

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PROFILE

Seasoned corporate and commercial banker with over 14 years of experience involving client relationship management, corporate lending, loan portfolio management, and debt restructuring.

An expert in structuring various types of commercial loans and credit facilities ranging from discounting limits, letters of credit, letters of guarantee, project financing, and asset financing.

A proven track record of identifying portfolio growth opportunities and formulating strategies to achieve expansion objectives of the bank.

Focused on team building to achieve targets and consistently been ranked top performing team leader over the last 4 years at Banque Bemo Saudi Fransi (BBSF).

LEADERSHIP

Expansion Initiative: Identified an underserved region in Syria (Sweida & Southern area) and devised a strategy to generate originations in the area which ultimately led to BANQUE BEMO SAUDI FRANSI (BBSF) securing the highest market share in the southern region.

Sector Portfolio Growth: Led the bank's agricultural lending initiative by establishing ties with leading farming and agricultural experts and building a strong referral network which resulted in BBSF becoming the largest private sector lender of agricultural.

Project Management: Led and coordinated the initial phases of a real estate development project under consideration by BBSF which included project feasibility, legal assessment, modeling forecasts, site identification, engineering meetings, etc.

EXPERIENCE

**Feb 2014 – Present, BANQUE BEMO SAUDI FRANSI
Damascus, Syria
Banking Team Leader, Corporate Banking Department**

Led the corporate lending team responsible of originating and managing 15-20% of the bank's corporate loan and facility portfolio.

Presented credit proposals to the Credit Committee and discussed future lending strategies to maximize growth and portfolio performance.

NATIONALITY / LANGUAGES

Syrian / Arabic – English

DATE OF BIRTH

January 1st, 1987

KEY COMPETENCIES

- Relationship management
- Corporate banking
- Commercial lending
- Team building
- Financial analysis
- Project management
- Trade Finance

AWARDS & INITIATIVES

Top performer at corporate banking department (2016 – 2021).

Represented the bank in periodic presentations to university students.

Nominated to BBSF Talent Program designated for top 3% of employees.

Nominated as Head of Bank's Social Committee at Bank of Jordan to organize various social events.

Identified and approached potential clients and consistently achieved targets resulting in our team being awarded first rank in terms of new clients on-boarded per year.

Recruited and trained Relationship Officers to ensure development of talent and achievement of departmental targets and objectives.

Ensured quality of credit proposal submissions by the team to be structured within risk appetite and potential risks are appropriately mitigated.

Contributed to periodic portfolio risk assessment, IFRS 9 implementation, and reported to Central Bank on matters related to the department.

Oct 2009 – Jan 2014, BANK OF JORDAN, Damascus-Syria

Feb 2013 – Jan 2014

Credit Officer, Corporate Banking Department

Monitoring transactions of corporate clients in addition to analyzing financials position to propose appropriate credit and restructure solutions.

Oct 2009 – Jan 2013

Assistant Branch Manager

Trained and supervised the Sales & Services team at the branch to ensure excellent customer service and engagement in proactive problem solving.

Managed existing relationships and targeted potential clients through regular site visits and promotion of the bank's products and services.

Monitored deposits at the branch and took appropriate action to ensure balances are reconciled and the timely replenishment of ATM machines.

Dec 2007 – Sep 2009, IMEX Company, Damascus-Syria
Senior Officer, Transfers

Reviewed and validated transactions prepared by cash tellers.

REFERENCES

Joude Badra – Assistant General Manager at BBSF

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Email: jbadra@bbsfbank.com

Ahmad Khwanda – Shareholder and Advisory Committee Member at BBSF

Mobile: +963 944 411 112

Email: akhwanda@hotmail.com

EDUCATION

University of Damascus, Faculty of Economics

Damascus, Syria

Bachelor's Degree in Business Administration, Specialized in Banking & Insurance

TRAINING & COURSES

- Loan syndication program
- Integrated diploma in feasibility studies
- Certified credit risk program
- The art of inspiring & assertive leadership for women
- Leadership and management program