

MOHANAD M. A. EMARA

EXPERIENCE



MOOH.MUBAS@GMAIL.COM



+97150 433 4407



ARABIC & ENGLISH

EXECUTIVE SUMMARY

Dynamic Banking professional with 12+ years of enriched experience in Retail and Non Retail Risk Management and SME Products, Loans, Credit Cards, Auto Mortgage Personal Credit Line, House Mortgage, LG Facilities, Merchant Facilities and Current Account Facilities. Highly Proficient in Business Development, Team Development and Client Relationship Management in the Banking Industry. Associated with Dubai Islamic Bank career start till date.

Officer – Midrange Special Accounts Management & Corporate SAM – Dubai Islamic Bank.

July-2013 – Present

Collecting the delinquent Retail and Non Retail portfolio for both retail and commercial customers across UAE with the objective of reducing delinquency, and minimizing potential losses for the bank.

- Maximum utilization of available resources to meet end-user requirements.
- Process revision, evaluation and enhancement.
- Achieve assigned targets and insure timely follow up on overdues cases as per the collections policy.
- Call delinquent customers/ companies and send dunning letters as per the collections policy.
- Visit and Skip trace delinquent customers as per the collections policy.
- Implement credit application processing for corporate clients and Draft collection notices and reminders to delinquent clients.
- Proactively identify and analyze inherent risks within operation process and explore ways to minimizing risk for customers/ corporates accounts.
- Check and investigate delinquent accounts and open discussion with clients for a negotiated settlement of non-performing receivables.
- Prepare settlement plan reports for cases in mortgage above department authority to be submitted to the collections committee through section head with full details of the case starting from reason of delinquency and ending with the best-recommended solution.
- Responsible for monitoring and maintaining assigned accounts- Customer calls, account adjustments, small balance write off, corporate retail/customer reconciliations and processing credit memos.
- Accountable for collecting the maximum amount of overdue amounts from retail clients/corporate clients, which may include a variety of client/corporate locations, techniques, collection methods, legal claims, etc.
- Maintain good relation with police, court, and government bodies for the best interest of the bank.
- Analyses reason for delinquency and calculates rents cash flow accurately to provide solution and retain good customers as per the collections strategy and within the assigned authority.
- Following up with customers / RM's on outstanding and regularizing the accounts (exceptions, etc.).
- Supervise inquiry of credit risk in clients and observe the collection of total due to association and handle the daily activities of Collection.
- All the above accountabilities includes but not limited to any additional/new tasks or responsibilities assigned by the line manager.

SKILLS

- ✚ Communication skills.
- ✚ Able to resolve conflicts.
- ✚ Fast learner.
- ✚ Ability to work under pressure.
- ✚ Distinctive in speaking, reading and solving local customers' issues.

EDUCATION

Bachelor Degree of Business Administration, International Collage of Law Business Administration & Technology - Ajman
U.A.E.

Diploma degree of Business Administration, International Collage of Law Business Administration & Technology - Ajman
U.A.E.

High School Certificate – from Al-NO'AMAN BIN BASHEER High School - Ajman
U.A.E.

PERSONAL DETAILS

Date of Birth: 30th June 1984.
Nationality : Palestinian.
Marital Status: Married.
Linguistic Abilities: Fluent in Arabic and English (Read, write & Speak).

Senior assistant officer – Administration, Property Management, Leasing & SM – Dubai Islamic Bank.

September 2008 – 2013

Managing the portfolio of the Bank with regards to all rented premises by the bank (Offices, Branches, ATM/CDMs, warehouses) in terms of hiring, renewal and termination of lease with landlord.

- Hiring, renewing and terminating lease for Offices, Branches, warehouses, etc.
- Coordinate with Legal and Sharia for lease contracts' compliance.
- To identify, get offers, negotiate and arrange Lease for branches and back offices locations for existing, relocation and additional needs.
- Scouting and analysis of new locations in prospect benefit of the bank.
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- Perform periodic rent analysis and feasibility studies.
- Supervision and review after business approval of contract for Office boys, drivers, waiters, messengers and cleaning services for bank wide.
- Supervision of timely and proper renewal of lease contracts on time avoid any penalty to bank.
- Maintain MIS report updated for readiness upon request.
- Maximum utilization of available resources to meet end-user requirements.
- Process revision, evaluation and enhancement.

TEAM LEADER – Hadaf Alkhaleej debt collection L.L.C

January 2006 – August 2008

- Handling local Bank portfolios. (Have handled Citi Bank, RAK BANK, Mashreq Bank, ENBD, Emirates Islamic Bank portfolios).
- Providing training to new juniors and having meeting with collectors which include a review of the collector's performance score card, review of KPI's, quality control for calls and adherence to policies, attendance, and career path.
- Review and monitor calls for performance improvement, timely review and correction of customer complaints or process failures.
- Attending and being a key contributor in leadership meetings with peers and throughout collections which include policy and procedures and other trainings.
- Act as bridge to assist team with quickly implementing changes through team meetings.
- Participate in ongoing training and drive self and team to complete required training courses and other activities within allotted time frame.
- Manage to adherence of all policies and procedures including workplace behavior, dress code etc.
- Coordinating between the Bank officials and the center managers / customers