



Mechel Elias Khalil

Relationship Manager at Sanadkom

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 [Mechel Elias Khalil](#)

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PROFFESIONAL SUMMARY

13+ years of experience in Banking, Financial Institutions which lend credit to SME'S Sector and in Insurance sector as a freelance sale. Holding B.A. Degree in Financial Economy and professionally qualified. In addition, five years of voluntary work and excellent teamwork capabilities.

ACCOMPLISHMENTS

- Consistently achieved year over year growth with 100% of goals realized for book of business.
- Provided advocacy and responsiveness to client needs, increasing business participation, and maintaining profitability goals.
- Cultivated excellent long-term relationships with clients, maintaining ongoing communication and facilitating solutions to address concerns.
- Designed enhanced summary narratives well received by VP's, CFO's, and CEO's.
- Developed organizational policies and procedures to support customer service excellence.
- Reviewed customer's complaints and initiated solutions in an effective and timely manner.

ACADEMIC QUALIFICATIONS

- BS. In **Financial Economy**, Graduated from **The Hashemite University**, Jan 2008, GPA: 3.1/4 (Very Good).

EXPERIENCE

Sanadkom Jordan – Aug-2020 – Dec-2021

Relationship Manager

- Manage and enhance the Existing commercial client portfolios & establishing new relationships in compliance with pre-set financial & non-financial objectives and targets.
- Build new borrowing relationships for small and medium enterprises (SME)s, prepare the required credit & financial analysis under the company's policies & procedures to enhance the company's status quo market share.

- Analyze financial statements, preparation of credit applications & post sanction monitoring through periodic account reviews, conduct periodical client visits & reports.
- Provide consultation to customers regarding optimal financial solutions.

Liwwa Jordan – Aug-2019 – Jul-2020

Relationship Manager

- Manage and enhance the Existing commercial client portfolios & establishing new relationships in compliance with pre-set financial & non-financial objectives and targets.
- Build new borrowing relationships for small and medium enterprises (SME)s, prepare the required credit & financial analysis under the company's policies & procedures to enhance the company's status quo market share.
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- Provide consultation to customers regarding optimal financial solutions.

Vitas Jordan – Dec-2017 – Aug-2019

Relationship Manager

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- Provide consultation to customers regarding optimal financial solutions.

Housing Bank for Trade & Finance Jordan – Feb-2008 – Jul-2017

Senior Customer Service Manager Aug-2015 – Jul-2017

- Supervising the daily operations of the customer service department (for 3 branches), Ensuring full awareness of banks products.
- Setting customer service goals for the team members and helping them reach those goals.
- Approving counter / account transactions up to COCs limits.
- Monitoring on daily basis tellers' transactions, ensuring that all tellers are balanced at the end of the day and generating daily and monthly teller reports.
- Adjusting customer complaints.

Credit Officer Feb-2008 – Jul-2015

- Review loan requests, assess clients' financial status and evaluate

creditworthiness and risks.

- Contact clients to gather financial data & documentation, analyze risks and approve or reject loan requests.
- Calculate financial ratios (e.g., credit scorings & interest rate) and set up payment plans.

Training Courses

- Anti-money laundering.
- Forex exchange market analysis.
- Cash flow management & financial analysis.
- Letters of credit & Documents of collection.
- Banking guarantees.
- Deposits & banking services.
- Loans structuring & bad debt management.
- Quality services & sales improvement.
- Negotiation skills.

SKILLS

- Investigation skills and risk awareness.
- Confidence and patience.
- Negotiation.
- Credit analysis and planning.
- Problem solving.
- Leadership.
- Time management.
- Computer skills (Microsoft Office, Microsoft Excel & Microsoft Power-points).

LANGUAGES

- English: (Professional writing, speaking & reading).
- Arabic: (Native).