

# Sahar Al-Remawi

## Institutional Banking

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### About

Dedicated professional with over 8 years of extensive experience in institutional banking. Proven track record in fostering client relationships. Committed to delivering excellence in financial services and contributing to the success of clients and the organization. Open to new opportunities and collaborations within the dynamic landscape of institutional banking.

### Educational Qualification

#### **Credit Officer Diploma 2017**

Institute of Banking Studies

Gained top average.

#### **Bachelor Degree of Finance 2012 – 2016**

University of Jordan

GPA: (3.77/4.00) Rating: (Excellent)

In the Top five of the finance class 2015-2016

#### **Jordanian High School Diploma “Scientific Stream”2012**

Modern Systems Schools

Average: 94.7

### Personal

Date of Birth 30th.Sep, 1994

Nationality Jordanian

Marital Status Married

Languages Arabic  
English - (Very Good)

### Work Experience

Relationship Officer / Corporate and Commercial Banking at Bank Audi	<u>Aug 2016 – Mar 2018</u>
Relationship Manager / Corporate and Commercial Banking at Bank Audi	<u>Apr 2018 – Mar 2021</u>
Relationship Manager / SMEs and Commercial Banking at Capital Bank	<u>Apr 2021 – Oct 2023</u>
Senior Relationship Manager / SMEs and Commercial Banking at Capital Bank	<u>Nov 2023 – Present</u>

## **Job Description**

- Maintain existing relationships, and solicit acceptable new relationships to the Bank, by originating, structuring, participating, and syndicating large project/trade/working capital financing transactions to achieve pre-set financial/ Non-Financial objective.
- Develop quality Credit Proposals for new and existing relationships for all products /deals/ transaction-backed requirements.
- Develop relationship plans and client contact strategy to meet business objectives.
- Manage the entire lending process cycle right from Lead Generation, Product sales, Credit appraisal on the basis of business & financial analysis, due diligence, etc.
- Proactive follow up with clients for on time submission of financials and related documents, getting proposals approved/ renewed, documentation & disbursal of facilities.
- Review and manage the existing and acquired portfolio in a timely manner, establish appropriate account plan, and recommend appropriate credit facilities in line with the bank's credit policy to maximize earnings while containing risk to an acceptable level, and achieve a satisfactory rating on portfolio quality and credit management processes.
- Identify and segment target market and develop new business to broad base the portfolio and pursue growth opportunities.

## **Entrepreneurial Competition**

### **“Youth Business Jordan”**

Had been applied my own startup business idea *“Green-line Mixed Stock Company”* and gained the first place.