

Imad Mohamed Ali Hamed

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Banking – Branch Manager

Career Objective

To secure a managerial position in the field of banking and operations management in an organization where I could utilize my acquired experience skills and knowledge for a more progressive and competitive workforce.

Work Experience

MEAB S.A.L

August 2014 – till date

Branch Manager – Basra – Iraq – Signatory Authority (A)

- Responsible for growing customer base; consumer and business relationships through internal and external marketing programs. Develop and grow business and consumer relationships
- Maintain good public relations with customers and the community. Assume community leadership and service responsibilities with focus on Community Reinvestment ACT.
- Managing difficult situations with customers and providing them with a resolution, information or additional options. Ensure that quick and proper response to all reasonable customer requests.
- Supervise the day-to-day operational functions of the branch including: vault, drawer and ATM balancing; overseeing teller and customer service duties; and assisting with customer transactions.
- Approve customer and bank transactions within authority limits
- Perform pre-audits to identify & mitigate operational risk and to ensure ongoing adherence with compliance procedures
- Supervise, coach, and develop staff regarding service expectations, policies, procedures, products, systems and banking transactions.
- Comply with all department and company policies, procedures and regulations

National Bank of ABU Dhabi

January 2009 – August 2011

Acting Area Operation Manager – Western region – Signatory Authority (A)

- Visit the branches to assist them in any specific issues for their smooth operations with special emphasis on newly opened branches to ensure operations are carried out within bank policies and procedures.

- Surprise visit branches as a Compliance Coordinator from the head office to ensure, Bank operations are carried out as per bank policies and procedures and highlight and risky practices or non-compliance issues.
- Daily review of important financial reports (pool. Spot Revaluation. Overdue reports etc.) to monitor significant variations and further inquiry. Corrective actions where required.
- Investigate errors & omissions from branches under area which are reported to head office with recommendations for corrective actions as per Bank policies & procedures.
- Assist to inquire into any customer or staff complaints and suggest appropriate / corrective actions.
- Deal with all operational queries from branches (through e-mails / telephone / direct visits) and assist them in solving their issues.
- Closely monitor investigate discrepancies highlighted by Audit / investigation reports and ensure corrective action is taken and future compliance is done within the same time frame.
- Review of the operations staff functions and suggest to head office regarding appropriate training, swapping and rotation of operations staff where required for better efficiency, motivation and advancement of staff
- Review of monthly follow of branch financial figures and sales to ensure they are in line with budgets and higher Management expectations.
- Coordinates with branches and regular follow ups with them wherever required for submissions of various reports to other departments.
- View of monthly follow up of branches budgets to ensure the performance is on budgeted lines and recommend any changes if required.
- Coordinate with various NBAD Departments to assist the branches and solve their issues pending with other departments.
- Act as coordinator with DBD for any issues related to branches under area
- Attend meetings and events related to branches managements, operation and activities.
- Replace branches managers during their leaves and any other duties / responsibilities assigned by head office for smooth functioning of all branches under area.

National Bank of Abu Dhabi

January 2007 – December 2008

Senior sales Retail officer

- Responsible to proactivity service customers for all product and service needs, Processing SME loans, personal loans, overdraft and credit card applications
- Sourcing business through referrals of satisfied customers, identifying new opportunities and identifying potential markets, cultivating strategies to meet over-all revenue targets
- Handling all queries regarding all retail lending products and examines, evaluates and processes applications for credit or loans.
- Answer's customers enquiries regarding their accounts and ensure the customers are receiving professional, courtesy and efficient service.
- Vigilant at all times and performing duties with due care and that all activities are in compliance with the bank's policy and procedures including audit recommendations and instructions from regulatory authorities from time to time.

- Handling the account opening and coordinating with internal teams for resolving issues related to processing of forms received for a/c opening.

Invest Bank – UAE

June 2001 – December 2006

Branch opening officer

- Comply with all bank rules, policies, and procedures and all banking laws and regulations including but not limited to: Bank Secrecy Act, anti-money laundering act and fair lending and all applicable bank and government regulations.
- Dealing with general queries reversals deferments NOC. LC. Issuance of certificates etc. processing of internal accounting entries on system and to establish, amend and cancel standing orders and direct debit payments.
- Maintains and supervises accounting procedures, checking the daily activity reports and resolving the discrepancies on the vouchers and examines all cheques and other vouchers to ensure that signatures and other details are in order.
- Ensure all counter transactions are processed accurately and swiftly and in accordance with the laid down procedures, monitoring of branch cash position and arranging cash replenishment in ATM.
- Supervision of branch vouchers (financial / non-financial) and ensuring that end of the day no unsupervised vouchers are left and no accounts are left overdrawn without appropriate approval.
- Dealing with CMU, treasury for special rates, arranging special rates for FDRs.
- Monitoring CBR & AML reports on daily basis and adhere to all policies and processes to ensure an acceptable risk rating in the counter area by audit.
- Monitoring trade license expiry and passport / visa expiry on monthly basis, also monitoring the cheque abusers on daily basis, sending letters to customers and reporting to CPU.
- Investigate thoroughly any differences in balancing and reconciliation of cash and other security items by following the standard process of checking, scrutiny, investigation.
- Maintain tight control on all branch sundry and suspense and income accounts and prepare report monthly statements of branch operations.
- Ensure all branch GL lines monitored balanced and reconciled as per guidelines.
- Ensure effective risk management and regulatory compliance and ensure changes, modifications to the processes and policies made by H.O are timely implemented.
- Other banking operational functions as directed by banking operations manager and or in absence of BOM.

Qualifications

- Maintains good communication skills with fluency in both Arabic and English language.
- Excellent in meeting objectives through the use of prioritization, persistence, and leadership.
- Proficient knowledge in MS office (word, excel, outlook).

Additional Personal Qualifications

- Able perform multi-task effectively
- Self-motivated, responsible and experienced in a fast paced and dynamic environment.
- High energy worker with business and marketing skills
- Build positive and productive working relationships with business partners and customers.
- Undertaking all necessary accounting and administration works
- Highly intelligent and tremendously experienced operations manager.
- Immense managerial skills, able to control and manage a team, capability to achieve challenging work targets through consistent encouragement of subordinates.
- Excellent interpersonal skills, able to manage time and human resources efficiently.
- Great dexterity in using the internet platform both as a information search tool and a means of business networking.
- Expertise in both communication and comprehension skills.

Educational Attainment

First university degree : Bachelor of Commerce
University : Madras University – India
Grades : Third class
Year graduated : 1989

Training courses attended

- March 2011 – day in life of an Operation manager.
Introduced desired mindset, and back to the basic concepts and necessary routines of an operating manager.
- February 2011 – AML / KYC
Attended in house training on anti-money laundering laws, regulations and best practices, know your customers (laws ad practices).
- May 2010 – Retail credit program
Ability to understand, evaluate and recommend provisions of credit and lending facilities to customers.
- February 2010 – Customer service for front office
Attended in house customer service training, focus on building lifelong customer relationship by developing effective customer care strategies service excellence.

Personal details

Date of birth : 11th Jan 1966
Marital status : Single
Sex : Male
Nationality : Lebanese