**C.V.**



Name: Ammar Yahya Al – Hatim

Gender: Male

Date & Place of Birth: 1954, Mosul

Nationality: Iraqi

Marital Status: Married

Education: B.A. Statistics, College of Administration and Economics,

Al – Mustansiriya University, Baghdad, 1977.

**Past Experience:**

* Jan. 2018 – Sep. 2018: **Trade Bank of Iraq / TBI**
* Head of Corporate Banking Dept.

Key responsibilities:

Centralization of relationship with corporate customers in TBI branches.

That is looking after all issues concern corporate customers starting with account opening, close follow up for all of their banking requirements related to bank’s products services assuring smooth flow in different bank’s sections and departments as well as looking after these customers applications for credit, review, study, analyze and give recommendations to each specific credit.

In additional, the dept. leads marketing plan/s driven by branches’ teams for those who are not bank’s customers yet, receives marketing reports which indicates the visits paid to prospective corporates, results of these visits heading toward close follow up for those who will open accounts with the bank.

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Corporate customers frequently apply for credit, loans, overdraft, LGs and LCs limits. This credit is to be received from clients’ branches to be studied, reviewed and analyzed in order to raise Dept.’s. recommendationsto Credit Dept.

* Oct. 2014 – Jan. 2018:**Commercial Bank of Iraq**
* Business Development Manager/ Corporate Banking.

Key responsibilities:

To generate budgeted net financial revenue by selling/ cross selling bank’s products and services to bank’s key corporate clients.

Respond for acceptable level of earnings from the designated portfolio with view to maximize return on capital.

Proactively manages corporate relationships to attainthe budgeted assets and liabilities growth targets by selling/ cross selling the entire width of wholesales banking products.

Manages the performance, motivation and development of individuals within my team, act as a mentor for junior account managers in my team.

To attain budgeted recoveries from doubtful debts through strong negotiation and working in tandem with legal department.

Write credit proposals for new exposures as well as additional facilities for existing clients.

Member of Local Credit Committee, where applications for credit (loans, overdraft, LCs and LGs) are reviewed before approval to grant.

* Aug. 2014 – Oct. 2014: **Dar Essalaam Investment Bank**
* Corporate Branch Manager
* 2012 - 2014: **Dar Essalaam Investment Bank – HSBC Iraq**
* Commercial Banking Manager

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* Relationship Managerfor multi-national corporate customers,northern andsouthern region of Iraq / Basra, Dewaniyah, Kerbala, Duhok and Erbil (where our branches are located). Responsibilities are to manage a team of members all around the aforementioned branches to assure high standards of customer service, offering and handling our products and services, good control of payments & cash management, close monitoring for team communications with customers to meet their requirements on time. Receiving and their requests for bank facilities e.g. Documentary Letters of Credit, Letters of Guarantee, Over Draft and Loans, study, analyze and make recommendations for approval of same. Review half and end year self-assessment for my team, rating them for promotion or any other purpose in addition to objectives discussions, current and forthcoming ones. On top is frequent visits to customers to review our performance and discuss their future banking requirements to get a bigger steak of business reaching portfolio revenue maximization.
* Corporate Branch Manager, (2009 – 2011)

In charge of all responsibilities related to corporate customers, receiving new customers, following uptheir accounts opening, assigning RMs……. ending with receivingrequests for facilities they approach us for and to makerecommendations to Credit management for final approvals.

Added, the responsibility of responding to all correspondences wereceive. Approving high limits of cash deposit and withdrawal, beyond tellers’ officers’ limit.

Being experienced in insurance, I handled the bank’s insuranceportfolio, insuring Bank Property/ Fire, Cash in Vault and in Transit, as well as employee’s ones; group medical and life covers.

* Compliance Department, (2008 – 2009): translation for group directories, some auditingand inspectiontours around our branches.

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* 2007 – 2008: **Private trading activities.**
* 2008 – 2007: **Al Ghidwa Contracting company**
* Work Site HR Manager

Responsibilities were so many, varied from control of daily provision of labor power to site, their residence, feeding, weekly wages payment, responsibility for construction material warehouses, subcontractors’ installments, complete control on senior staff residing camp and attending frequent meetings with the main contractor.

* 1999 – 2005:**Al – Sananeer Trading Company, Amman.**
* Executive Director

Jordanian company owned by Iraqis (sole distributorsof LG Electronics products / Iraq). Participated in owners’ meetings with LG Regional Office / Amman, as well attendingdiscussions for renewal of annual purchase scheme / Seoul – Korea, handling translation and sharing technical issues as well.

The company as well, participated supplying Iraqi Ministries of Oil, Electricity and communications with spares and material under MOU with the UN.

* 1998 – 1999:**Al Hafidh Group &LG Electronics Sole distributors Office**, Baghdad - Iraq
* Carrying translation, communicationwith suppliers to import raw material for confectionary factoriesthey own.
* Attending bilateral meetings with LG regional office management carrying translation from Arabic to English and vice versa, preparation of required frequent reports to the Korean side and attending annual meetings to place products’ orders for LG different products in Seoul.

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* 1998 – 1996: **Trading automotive spare parts.**
* 1996 – 1974: **Iraq Reinsurance Company, state owned company.**

My last post was Engineering Risks Underwriter for foreign business. I started there astechnical foreign accounts clerk promoted till reaching last post.During my service, I practiced being insurance sales man with recognized portfolio among colleagues and insurance agencies. I practiced all non-marine insurances fields, Fire, Engineering …etc.

* **Courses in Ins. & Reins.**
* Insurance & Reinsurance Training Program, Nov. 1980 – Feb. 1981, London, UK
* Different courses in all types of Non Marine Insurance e.g. Cars, Fire, Personal Accidents …. etc.
* Claims Adjusting.
* Fire Losses Labs.
* **In Banking**
* Leadership.
* Introduction to Financial Analysis.
* Banks Relationship Managers and Negotiation Skills.
* Decisions Making.
* Compliance & AML.
* TSC Business Development offsite.
* FATCA training by the Arab Academy for Banking & Financial Sciences.
* Enterprise Risk Management by KPMG.
* Compliance by KPMG.
* E-learning by Standard Chartered for:
* Fighting Bribery and Corruption / practical guide
* Customer Due Diligence.
* Trade Based Money Laundering.
* Understanding Sanctions.
* Anti-Money Laundering and Counter Terrorist Financing.

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**Languages**: Arabic, as mother tongue, excellent.

English, fluent in speaking, writing, reading and understanding.

**Computer Skills**: Internet, word, excel and commercial correspondence.

**1/2**

**1/2**

**Communication Skills**: perfec

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**Email:**[Ammar\_alhatim@yahoo.com](mailto:Ammar_alhatim@yahoo.com)

**Recommendation:**

By James Hogan, CEO Dar Essalam Investment Bank / Iraq, 2012

**"Ammar has an excellent ability to truly understand customer needs. He is patient and able to ask all the right questions to gain a full understanding of client strategy. He also has good credit instincts and is able to structure very sound customer solutions. Ammar is a skilled corporate banker with whom I enjoyed working very much."**

Reference: https://www.linkedin.com/in/james-hogan-32225a/

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