

# CV



**Salih Hamid Alhaj**

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**BACHELOR OF COMMERCE (B.COM)**

**Osmania university India 2013- Management Accounting**

## **PROFILE :**

Arabic and English speaker, more than seven years of practical experience as a relationship manager and Coordinating sales Agent overseas and within UAE, with exceptional negotiation skills, ability to work Independently, multitasking, and meeting strict deadlines. Proactive team player with excellent communication, analytical, problem solving, organizational, willing to embrace continual evolutions to make a difference within and on behalf of an organization. **Diversity to interact** distinctively and commitment to excellence.

## **EXPERIENCE & APPLICATIONS**



**SAP-SALES FORCE- FOREX CFD-GO-CRM-SOCIAL MEDIA & DIGITAL MARKETING WEALTH M  
VIRTUAL RM & CREDITRISK-ACCOUNTING-INVESTMENT BANKING-BUSINESS DEVELOPMENT -AML**

## **WORK EXPERIENCE-PROJECT ACCOMPLISHMENT**



**DERBY GROUP OF COMPANY NOV 2017 UP TO DATE  
ACCOUNT MANGER & CREDIT RISK**

**COMMERCIAL BANK INTERNATIONAL -CBI**



**ABUDHABI COMMERCIAL BANK INTERNATIONL -ADCB**



- Handling Bucket 1..to 6 all collection and monthly MIS report and pivot tables
- Receive all inquiry and complain regarding collection process
- Propose Restructures and Reschedules and Final settlement plan
- Skip trace customer and coordinate with field visit team

- Cooperate with Banks operation regarding all collection process
- Handling higher Buckets and all Recoveries and International Defaulters account
- Submit monthly HIGH RISK REPORTS to Bank and coordinate with credit risk team
- Submit monthly target and collection performance to Bank operation

### **IN ADDITION –FRIST COLLECTION BROJECT**

### **DU AND EITSLAT SME-MRP COLLECTION TEAM**

- Handling Bucket 1..to 6 all collection and monthly MIS report and pivot tables
- Receive all inquiry and complain regarding collection process
- Solve all customer Disputes and technical complain
- Explain bills process and enrolment for auto debit
- Skip trace customer and coordinate with field visit team
- Propose settlement plan and installment plan
- Handle all recoveries cases SLA 2 and Submit monthly target and collection performance

### **ALHILAL ISLAMIC BANK –PRODUCT DEVELOPMENT TEAM-COORPORTAE BANKING SME**

**BUSINEES SUPPORT OFFICER MAY 2017 TILL NOV 2017**



**بنك الهلال  
al hilal bank**

- Product development and identifies product development required to meet Bank sales standard and customer convenience.
- Identifies potential customer segments and competitiveness surveying
- Propose news sales strategies and categories customer segments
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- Promote new products and investment wealth management plan to customer
- Promote all kind of finances personal auto –home finance
- Corporate Banking SME and assist new customer with all their inquiries
- Complain resolution for all customers concern and expedite the process
- Of new transactions
- Gives guidance regarding top up long term debt settlement and retention
- Reconstruction of finance
- knowledge of the derivatives related products especially selling within FX, CFDs
- Submits monthly sales reports and - leads to management



**ADIB –ABUDHABI ISLAMIC BANK -augst-2015 up to December 2016**

**Customer service – Business Development DEP - loan sales wealth management forex CFD**

- Gives guidance regarding long investment plan and wealth management
- Distribute mails complains sent by agents to the concern department
- Outbound manger calls to customer regarding rehab and retention cases
- Submits monthly sales reports and in leads to management
- promote all kind of finance and covered card and pre-paid card
- Train new agent on calculations of all finance and cards payment
- knowledge of the derivatives related products especially selling within FX, CFDs
- Gives guidance regarding top up long term debt settlement and finance merging –life and Auto insurance

**BACK OFFICE OFFICER- Branch Coordinator -**



**Carrefour MAF Group**

**UAE – Dubai (Feb 2014 - august 2016)**

- Monitoring all agents' mails and follow-up mails.
- Handling all cases which is related directly to consumer protection and economic ministry.
- Coaching all new agents with Carrefour procedures and policies and how to handle complains

**Call Center Agent:**

**Carrefour MAF Group (uag2013)**

- Receiving complaints and inquiries from all GCC.
- Handling all request regarding delivery installation and technician appointments in all GCC.
- Coordinating with all Carrefour branches in all GCC regarding technician installment and delivery replacement requests.
- Providing technical assistance to Carrefour WEB STORE customers And Carrefour cards membership customers.

**Training**

- ❖ Diploma in computerizing Accounting .APTECH-
- ❖ CFD FOREX –GO- CBI
- ❖ Sap FICO MODULES
- ❖ SALES FORCE AP

**PERSONAL DETAILS**

- ✓ Nationality : Sudanese
- ✓ Date of birth : 02/11/1987
- ✓ Marital Status : Single- Visa Status : Employment Visa