

Basem Makhoul

Relationship Manager-Account Manager - Emirates Islamic bank

Al-Ayn

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Willing to relocate: Anywhere

WORK EXPERIENCE

Relationship Manager-Account Manager

Emirates Islamic bank - ر ب م س ي د 2012 to Present

Drive aggressive business development through existing clients and new customer acquisition.

- Responsible for net income and product sales targets of the Priority Banking business in the assigned sub-segments.
 - Advise Priority Banking customers on their financial needs by understanding their profile and recommending appropriate products and services.
 - Regularly review and fine tune the delivery channels serving the Priority Banking customers.
 - Ensure cross-sell and up-sell of products and maintain high service quality.
 - Develop direct relationships with key customers.
 - Maintain good relationships with the Regional Managers and Branch Managers and other key internal stakeholders.
 - Provide inputs for developing specific products for the Priority Banking customers in co-ordination with the Product Development team/ Head - Priority Banking.
 - Monitor and review the business directions, feasibility and business modeling for the Priority Banking business on an ongoing basis, in line with the management's vision
 - Develop appropriate processes to ensure documentation is in line with policies, customer contact points; follow up action plans, etc.
 - Develop and implement personal action plan for RMs to expand the portfolio and ensure retention of clients.
 - Formulate & review training programs/ other relevant refreshers for the Priority Banking staff in conjunction with the Learning & Development team.
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- Effectively manage a portfolio comprising of high net worth investors based in different geographies.
 - Work with the client to identify investments objectives and provide investment advice that suit their risk profile.
 - Generate new business to ensure revenue & growth targets are met.
 - Update and continually maintain KYC on all clients held in the portfolio. To have up-to-date information on the clients financial background.

- Utilizing all available data to build, deepen and maintain existing relationships with clients in order to increase share of wallet and revenue.

Additional responsibility

Contribute to the achievement of Balance Scorecard performance measures through meeting the banking and financial service needs of customers, making appropriate referrals to colleagues where necessary.

- Provide an appropriate relationship management service to customers ensuring effective satisfaction of their business needs.
- Respond to a wide range of enquiries seeking to resolve issues and problems to the satisfaction of all parties.
- Identify and recommend improvements to the systems and procedures where appropriate and implement change requirements in order to ensure the efficiency and effectiveness of the business.

- Maintain effective relationships with all related business units, providing constructive feedback to facilitate the sharing of best practice, and performance improvement.
- Manage the balance between risk and reward to ensure that all lending and contingent liabilities meet the bank's asset quality and policy standards requirements.
- Ensure compliance with the bank's Book of instructions, standards and reporting requirements together with all relevant regulatory and statutory requirements, were appropriate implementing actions to protect the bank's business at all times.
- Develop and maintain existing and potential relationships with customers and key influencers, if appropriate, in order to increase the customer base.

Personal banking officer

Dubai bank - Dubai - رياربف 2007 to ربمسي 2012

- 1-Managing relationships with existing highly profiled clients.
- 2- Manage a portfolio comprising of high net worth investors based in Different geographic.
- 3-Developing/building relationships with potential Islamic clients.
- 4-Improving the profitability of corporate & retail Finance portfolio.
- 5-Ensuring Shari'a compliance with the set policies & procedures and HO strategic guidance
- 6-Maximizing and up-selling Islamic products to new and existing Clients.
- 7-Maximizing cross selling products and services of potential client
- 8-Ensuring availability of adequate products and services standards for Islamic Unit relationships.
- 9-Follow up with clients on daily basis regarding their credit facilities and deposits.
- 10-Prepare, review and recommend credit recommendations ensuring adherence to credit policies, and appropriate risk-return propositions
- 11-Ensure the implementation of marketing strategy within the Corporate &retail Islamic Unit
- 12-Identify existing and potential key Corporate Finance Clients and define their needs.
- 13-Manage Corporate Finance Clients relationships in a way to achieve set targets
- 14-Supervise maximizing the up-selling and cross-selling of products and services
- 15-Recommend new Shari'a compliant products and services to meet Clients requirements and needs.
- 16-Oversee the state of the Clients to ensure their solvency.
- 17-Implementing and supervising field visits to Clients.
- 18-Supervise clients' complaints, and service recovery process.
- 19-Ensure steadiness and growth for both Credit Facilities and Deposits portfolio's (simultaneous Growth)-20-Identify and report market opportunities
- 21-Participate in implementing the bank products and credit facilities within the bank policy.
- 22-Follow up any unresolved issues concerning credit facilities and escalate any other related issues to the concerned departments.
- 23-Clients calling to monitor relationships under management.
- 24- Targeting SME & large corporations for sale of corporate banking asset & liability products including accounts & deposits

Sales and Service Officer

Mashreq Bank Dubai - Dubai - رياربف 2007 to لياربأ 2005

Abu Dhabi -Al Ain

1. Manage and service banking customers / key client accounts
2. Ensure effective service delivery and customer contact management which results in positive customer experience and increase customer loyalty.
3. Acquire new banking customers (Resident and Non-Resident) through referrals, networking, travel and visits/calls.
4. Increase customers Total Relationship Balance (TRB) across liabilities and wealth management products.

5. Achieve targets on new customer acquisitions, TRB increase and wealth management revenues are met.
6. Provide clear information to customers and ensure that they fully understand the product they are opting for. Ensure consistent and transparent disclosures of fees/charges and risks associated with the banking & wealth management products.
7. Adhere to the bank's AML / KYC policy, escalate and report suspicious transactions.
8. Be solely responsible for the quality and completeness of AML / KYC information on customers and capture the same adequately in the account opening process. Maintain zero error. Instant response and quality disposition to compliance alerts.
9. Maintain high standards in customer disclosures and achieving zero customer complaint record.
10. Have full knowledge / awareness of all products, service, policy and processes regarding the bank.
11. Work as an active team member and maintain / drive the team spirit. Help and respect colleagues and peers.
12. Operate in a manner which protect the bank's / franchise interests at all times

Branch operation officer

Mashreq Bank .Dubai U.A.E - Dubai - 2001 to 2005

- 1- Ensured all counter transactions are processed accurately and swiftly in according to the bank procedure.
- 2-Ensure adherence by counter staff to the policies and processes to Minimize operation losses.
- 3- Investigate differences in the balance and carry out reconciliation of Cash and other security items.
- 4-posting accounts voucher
- 5- Manages customer expectation for each interaction and ensure Adherence to basic service standard set.
- 6-eliminate risk of cash differences by following diligently the process Set.
- 7- Maintain inventory of travel CHQS drafts and pay order.
- 8- Managing usage of ATM & minimum risk for ATM maintenance.
- 9-preparing profit and lose report for the branch
- 10- Perform all financial transaction (cash-remittance transfer) for Individual and corporate customer.

Knowledge/Skills. (Management, interpersonal, technical):

- Exposure and excellent working knowledge on computers (Ms Office/Internet)
 - Fluent in English& Arabic (read/write/speak)
 - Strong communication and presentation skills
 - Excellent sales & relationship management techniques
 - Team leadership and ability to motivate and facilitate groups
 - Good understanding of compliance and regulatory requirements of all products
- Able to handle different customer with very diplomatic manner.

Technical Competencies:

* Operating system -DICM (diploma in computer management)

* UNIX. M/s windows, and M/s dos

* Accounting package - Dac"easy & PC plus * Bank system -care management system - Mosaic.

* PC literate

* MS office skills available

EDUCATION

Bachelor's in commerce and financial accounting

Techreen University