

Karim Gamal Abdelnaser Ismail

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OBJECTIVE

Seeking for a real opportunity that makes me work in reputable company in a good position, which has a lot of responsibility, and where I can put my skills and I can flourish and develop.

PERSONAL DATA

Date of birth : 8th of July. 1983
Place of birth : Cairo, Egypt
Nationality : Egyptian
Marital status : Married
Military status : Postponed
Driving License : Existing

Visa status : Residence visa

Education

- Faculty of Law, Cairo University.
- Licentiate of law (2007)
- Accumulated Degree: Pass

Skills

Language Skills: - Ar

- Arabic: Mother tongue
- English: Good Command of both written and spoken English

Computer Skills:

- Microsoft Office (all editions).
- Microsoft Windows (all editions).
- Internet Surfing.

Personal Skills:

- Ability to work well under pressure.
- Eager to learn new tasks and learn new computer systems quickly.
- Enjoy working in team and very persuasive character.
- Dynamic, dependable and attention to details.
- Ability to deliver a successful product demo.
- has the capacity to persuasion.
- Able to negotiate with all types of customers.
- Ability to establish and maintain strong working relationships with corporate clients.
- Excellent oral, written and presentation skills.

July-August 2008: ICDL

- including;
 - ➤ Word
 - > Excel
 - Power Point
 - Outlook
- Al Wifaq Customer Service Training on October 2015
- Islamic Finance & Products on November 2015
- Dar AL Sharia Training / Foundations & Principles of Islamic Finance March 2016
- Course of Leadership Ladder Training on 12.4.2016.
- Team Building May 2017.
- Course of what is money laundering E-learning course on July 2017.
- Course of Signature Verification, Forgery & Fraud Prevention on May 2018.
- Course of Leadership Ladder Training on July 2018.
- Course of what is money laundering E-learning course on October 2018.
- Certificate from Emirates Institute for banking & Financial Studies for attended the course "Report Writing Skills" on Jan 2019

Working Experiences

FEB 2015- Till Date Company : Union National Bank (Al Wifag Finance Company)

Scope of Work : Retail Banking& Credit Risk Management

Position : Customer Services officer from 09 FEB 2015 to 13 JAN 2016

- Meeting quality sales and services goals.
- Providing the bank services to customers within the bank policies and procedures in proper way to achieve the financial and non-financial pre-decided targets.
- Controlling & monitoring branch transactions and activities.
- Working with affluent clients in affluent areas.
- Quality customer service.
- Implemented new employee orientation program.
- Cross-sell bank products and services to all new and existing clients.
- Reporting deviations to achieve acceptable audit rating.
- Organizing work layout and appearance to keep up bank image.

Position : Collection and Recovery Officer from 13 JAN 2016 to 01 NOV 2017

- Carryout recovery functionalities from start -to-end i.e. identification of risk, customer contact, negotiating, proposal for settlement /regularization/rescheduling and effective solutions to all accounts under a given portfolio.
- Establish Good relationship with key employers to facilitate recovery process.
- Follow up with default customers for early regularization, attend to customer enquiries.
- Recommend course of actions including lodging civil / criminal cases where default continues.
- Making a blocks against defaulted customer's accounts & black listing their names in Central bank system.

Position : Legal Officer from 01 NOV 2017 till Date

- Liaising, Monitor and follow up all Legal cases with External lawyers.
- Prepare legal cases files of Al Wifaq Finance Maintain latest Updates.
- Ensuring Al Wifaq Finance Company compliance with the applicable laws and regulations.
- Preparing, reviewing and approving all contracts and agreements which Al Wifaq Finance Company enter into, to ensure the adequacy and compliance with legal requirements.
- Study review and amend Al Wifaq Finance Company submissions to the competent courts.
- Handling of civil suits filed from / against Al Wifaq Finance Company along with External Lawyers.

- Draft legal documents (Agreement, contract, Memos, settlement agreement) as per need.
- Ensure Satisfactory Audit Rating in all audits. All audit observations should be rectified within target dates.
- Prepare weekly and monthly reports as per legal requirements and Operations Manual.
- Interaction with the external lawyers and experts in addition to courts, police stations and public prosecution, all government authorities if needed.

APRIL2013- JAN 2015 Company : Abu Dhabi Islamic Bank

Scope of Work : Retail Banking

Position : Sr. Relationship Executive

Responsibilities:

• Visit the clients if needed ,and offer them what we have from Islamic banking product & programs that could solve the customer's financial liabilities through giving the financial plans and the Monetary solutions, on the short term and the long term and that's all depending on clients situation.

- As a relationship officer we should financing the customer who need the capital under financial plan.
- Touch before many services that we should be ready to give it, like responding the customer's inquiries and keep in and after the services in other way follow up the cases that is in processing and after processed to make sure that we fulfillment the customers satisfaction
- Provide with this amounts one of our Islamic insurance <takaful>

MAY2012-APRIL 2013 Company : AJMAN BANK

Scope of work : Retail banking – Direct sales
Position : Business Development Executive

Responsibilities:

- Call and visit all big companies that listed in our bank.
- View the product and explain the details of all offers of my bank
- Trying to attract customers and expand the circle of knowledge other customers
- Follow-up clients after taking the product to attract their friends

MAR2010 – APRIL2012 Company : Commercial Bank International

Scope of work : Operations – Projects & Ops Risk Dept.

Position : Projects Assistant.

Responsibilities.

- Review physical Files and arrange for completion of missing data.
- Rectify the erroneous reporting to Ventral Bank and to avoid losses due to provision.
- Review and update the data on the system to ensure their accuracy.
- Ensure that the Bank systems have complete and valid contact details of the Customers.
- Ensure prompt upkeep of the records handled.
- Assist Operations Dept. in times of exigency ensuring smooth completion of work. Like:

Processing specialist (Personal loan): Banking operation center:

- Maintaining MIS for loans.
- Issue liability letter (personal loan)
- Processing of personal loan application.
- Arrange of disbursement / booking of auto-loans.
- Reviewing / checking documents.

ASU (Account Service Unit):

- Opening accounts.
- Scanning customer's signatures on the system.

- Closing accounts.

Nov2008 – JAN2010 Company : Samba Bank

Scope of work: Retail banking – Direct sales

Position : Sales Officer

Responsibilities:

Call and visit all big companies that listed in our bank.

- View the product and explain the details of all offers of my bank
- Trying to attract customers and expand the circle of knowledge other customers
- Follow-up clients after taking the product to attract their friends

Reference

1. Any Certificates to be furnished Upon Request.