



Mohammed Fouzan

Retail Banking Expert

Team Leader/ Business Development Executive of Payroll Accounts and Personal Finance

Mobile: +971551588627 | Email: fouzan7551@hotmail.com | Address: Deira, Dubai, UAE

Professional Summary

A dedicated Team Leader/Business Development Executive of Personal Finance and Payroll Accounts. A retail banking expert with over 10 years experience in the Gulf. With proven expertise in managing teams and strong potential in influencing and convincing clients based on realistic analysis of customer's eligibility. Worked in big banking institutions such as First Abu Dhabi Bank (formerly First Gulf Bank) Emirates Islamic Bank and Abu Dhabi Islamic Bank.

Skills and Proficiencies

- | | |
|---|--------------------------------------|
| ✓ Personal Finance | ✓ Basic Digital Marketing |
| ✓ Payroll Accounts | ✓ Strategic Online Campaigns |
| ✓ Credit Cards | ✓ Email Marketing |
| ✓ Negotiation Skills | ✓ Google Ads |
| ✓ Post-Sale Relationship Management | ✓ Basic Search Engine Optimization |
| ✓ Team Management and Leadership | ✓ Basic Social Media Marketing |
| ✓ Customer Service | ✓ Content Marketing |
| ✓ Critical Observation | ✓ Basic Online Reputation Management |
| ✓ Conflict Resolution and Problem Solving | |

Work History

ABU DHABI ISLAMIC BANK, January 2015 to September 2019

Team Leader of Payroll Accounts and Listing Department from May 2016 to August 2019

Team Leader of Personal Finance MRF Department from January 2015 to April 2016

- Develops sales strategies that the team members use in order to actively sell and refer bank products to potential customers.
- Sources potential companies and conducts initial background search such as number of employees, date of establishment, turnover, salary brackets and other relevant information that would qualify the company as potential client of the bank.
- Conducts special events in the premises of clients with bulk accounts to efficiently collect and screen documents for payroll account applications and at the same time cross sells and provides clear

information on inquiries about other product and services particularly for personal financing, credit cards and Sha'ariah banking services.

- Improves team effectiveness by conducting morning huddles prior to deployment of staff on field and afternoon huddles to track employees' daily accomplishment, provides support when necessary;
- Utilizes networking and trains finance executives how to drive sales, visit potential companies, or establish good relation and propose bank products;
- Coordinates with other departments to source leads or potentials customers
- Assigns leads to team members and ensures efficient follow up;
- Communicates clear instructions to team members and listens to team members' feedback;
- Conducts personal field visits to ascertain the veracity of information submitted by team members;
- Creates reports to update the company on the team's progress, and distributes reports to the appropriate personnel

EMIRATES ISLAMIC BANK- Personal Finance/ Credit Cards, Assistant Team Leader February 2012 – November 2014

- Acted as Deputy Team Leader providing support to all team members.
- Conducted sales & marketing activities to promote products and services of the bank targeting new customers from companies with good profile that would bring high percentage of potential business to the bank.
- Provided support role for other team members in order to help in achieving the target of the team and regularly updated sales pipeline to expand the base and bring in new business.
- Interacted with customers and provided information on inquiries about product and services particularly for personal financing, credit cards and Sha'ariah banking services including trading procedures.
- Delivered exceptional level of service to customers by giving clear explanations, fast and accurate calculations and by demonstration of interest and punctuality in meetings and appointments.
- Trained new employees to adhere to protocol of daily transactions and bank procedures
- Provided feedback to the management regarding competitors and helpful experiences in sales interactions.

ABU DHABI ISLAMIC BANK - Credit Cards, Sales Executive, May 2010 – January 2012

- Identified high profile companies and introduced the bank's product and services (mainly for loans and credit card) that helped in bringing new customers.
- Identified potential customers and their needs and regularly updates sales pipeline to expand the base and bring in new business.
- Collected and proofread all important documents supporting loan applications and ensured compliance with the bank requirements prior to submission.
- Worked efficiently as an important team player and provided feedback to the management regarding competitors and helpful experiences in sales interactions

FIRST GULF BANK-Credit Cards, Sales Executive, Oct 2008 to April 2010

- Responsible for bringing sales by means of identifying, targeting high profile companies by introducing FIRST GULF Bank's product and services (mainly for Credit Card) for meeting up monthly and weekly targets.
- Provided information to customers and explained about credit card features, benefits and services through presentation to the management and employees of the companies, answering their query
- Provided regular feedbacks about the market and competitor to the management.
- Listed the companies with the bank as per bank's policies in order to source the business from the companies

ABDULLAH ALI AL MUNAJEM, KSA Sales Representative, December 2003 to August 2008

- In charge of the retail site and assisting customer with politeness and good manners on their requirements
- Developed and maintained the company standard of sales, inventory control and site and store appearance.
- Observed the needs for new items or to reorder for the non – stock product by coordinating with the supplier
- Prepared daily sales report submitted to Accounts Dept at the end of day.
- Handled inventory stock every end of the month using central payment system

Education and Professional Certification

- **Post Graduate Certificate Program for Digital Marketing**
Manipal Executive Education Dubai (currently studying)
- **Bachelor's in commerce**, Administrative Management College, Bangalore, India
- **PUC (Pre-University Course)**, Al Ameen College, Bangalore, India

Personal Details

Driving License: UAE

Nationality: Indian

Visa Status: Visit

Languages: English, Arabic, Hindi, Tamil, Urdu

Hobbies: Reading, watching movies