**RAMY MAHMOUD**

**United Arab Emirates**

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**Executive Profile**

A performance-driven professional with 9+ years of rich experience in driving amazing customer experiences, building strategic client relationships as well as promoting a full array of banc- assurance,investment.

Excellence in designing and executing innovative sales, marketing and turn-key branding strategies focused on achieving continuous, improved business performance and accelerating growth.

Seeking a challenging position with a dynamic organization with optimal avenues for applying business expertise to make tangible contributions to the financial bottom-line.

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|  | **Core Skills** |  |
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Account Management • Relationship Management • Customer Service • Financial Acumen • Market Research/ Penetration • Setting Target Achievement • Driving Growth • Training and Development • Negotiation Skills • Passionate Leadership

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|  | **Executive Synopsis** |  |
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* Passion for delivering outstanding customer service and proven track record in client relationship management.
* Track record of surpassing revenue goals and augmenting market share by targeting potential clients, negotiating and closing revenue-generating relationships with leading prospects.

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|  | **Professional Experience** |  |
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**Relationship Manager – Mass affluent segment Februery2013– Present**

صورة ذات صلة**Abu Dhabi Commercial Bank, Dubai**

**Accomplishments:**

* Instrumental in building depth and breadth of relationships with key clients, producing new business opportunities whilst ensuring ADCB brand promise is delivered.
* Acknowledged for consistently boosting customer satisfaction scores.

**Key Responsibilities:**

* Mandated to deliver ADCB’s platform to top tier individual Clients & Institutions.
* Develop & maintain relationships with HNW clients.
* Deliver ADCB’s in house funds, advisory and discretionary mandates to selected clientele.
* Execute client investment strategies across ADCB’s Equities, Fixed Income & Global Finance Platforms.
* Keeping up to date with developments in and changes to pension’s legislation.
* Working as part of a Team member in a sales-driven environment.
* Attend meetings, seminars and programs to learn about new products and services, learn & teach new skills, and receive technical assistance in developing new accounts.
* Call on policyholders to deliver and explain policy, analysis insurance program and suggest additions or changes, or to change beneficiaries.
* Developing and managing client relationships to retain revenue and provide proactive/reactive generation of sales leads and business development opportunities.
* Leveraging relationships with existing accounts to grow and retain business and attain desired objectives of the bank in line with the required standards.
* Facilitating enhanced articulation of bank services/products thereby increasing the size of the portfolio and wallet share. Ensured adherence to all relevant organizational and departmental policies, processes, standard operating procedures and instructions.
* Cross selling and up selling various products of the portfolio to existing client accounts, thereby significantly contributing to the increase in product penetration and wallet share of the existing clients.
* Acquired in-depth knowledge of global financial markets and trends as well as wealth management products and services.
* Enhanced customers Total Relationship Balance (TRB) across liabilities and wealth management products.

**Rak bank-wealth management and bancassurance dep. October 2010 February 2013**

**Key Responsibilities:**

* Played vital role in positioning Nexus corporate messages, and in communicating its strategy to the wider investment community. Responded to inquiries; developed promotions & presented financial planning seminars
* Assessed clients' financial situation by gathering information regarding investments, asset allocation, savings, tax planning, retirement planning, and estate planning; evaluating risk tolerance.
* Proffered strategic recommendations - developed financial strategies, guiding client to establish financial goals; matching goals to situation with appropriate financial plans.
* Recommended investment strategy, new investment solutions, market developments, trends and all aspects related to service to underlying investors. Sought clients' commitment by explaining proposed financial plans/ options; explained advantages and risks; provided explanations; alleviated concerns & answered questions.
* Maintained thorough understanding of world investment markets, general economic conditions, and new financial products across the increasingly broad spectrum of investment strategy available to clients.
* Ownership for accomplishing new and different requests, agreeing performance expectation and exploring opportunities to add value to job accomplishments.
* Customize insurance programs to suit individual customers, often covering a variety of risks.
* Develop marketing strategies to compete with other individuals or companies who sell insurance.
* Ensure that policy requirements are fulfilled, including any necessary medical examinations and the completion of appropriate forms.

**Senior Financial Advisor Allianz, Cairo, Egypt**

**june2008 October 2010**

* Carry out phone calls to introduce my company to the potential clients and set an appointment to discuss the financial plan.
* Adeptly used market, product and customer knowledge to identify sales opportunity, articulate the value of the offer to the clients and beat the competition and clinching the sales.
* Ensured prompt delivery of all clients' requests at their required levels.
* Conducting complex selling through offering tailored solution varies according to the needs of the clients**.**

**Achievements and Awards**

***ProffissinalCoursess:-***

* Banker of the Year (ADCB2014 / 2015)
* Wealth certificate (ADCB March 2013)
* CISI level 3 (ADCB 2019)
* Wealth certificate (Rak Bank 2010)
* Power of need based selling (Allianz Egypt)
* Consultative selling (Allianz Egypt)
* Work shop selling by objective (Allianz Egypt)
* I2 Sales and marketing Techniques (Etisalat international company)
* Salesmanship communication and negotiation (Etisalat international company)

## EDUCATION

Bachelor of Arts in Hebrew language (Ain Shams University 2006)

GPA: Good

## Languages & Computer SKILLS

* Arabic: Native language.
* English: Fluent (read, written & spoken).
* Computer skills: Proficient user of MS Office tools, and advanced internet search skills.

## Personal Information

**Date of birth** : 10- April-1985

**Nationality** : Egyptian.

**Marital Status** : Married

**UAE Driving license**