

BELAL MOHAMED

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OBJECTIVE

Seeking challenging managerial opportunities in leading Customer Service / Product roles with globally reputed organizations to leverage acquired skills in accomplishing organizational growth.

PROFESSIONAL EXPERIENCE

Glory Sky Properties

Assistant Manager – Investor Relations

Jan 2017 till date

Responsibilities:

- Expert in continuous process improvement and implementation of best practices.
- Researching and pursuing new business opportunities.
- Building the strong relationship with the investors & visiting them to get the business.
- Ensuring excellent customer service and client satisfaction.
- Building and maintaining profitable relationship with KEY customers.
- Focuses on the day-to-day operations of a rental property.
- Focus on new projects, conducting the seminars for the clients locally & overseas.
- Communicating with investors and clients.

FINANCE HOUSE PJSC

Authorizer – Retail Operations

Sep 2014 till Nov 2016

Responsibilities:

- Optimized resource utilization by defining operational objectives / work plans and allocating tasks to team members.
- Defined/ implemented new policies based on business /operational requirements.
- Evaluated statistics retail applications rendered by the organization.
- Ensuring all retail credit card applications (FH, & Payday finance) are within FH policy.
- Reviewing the Client history through the lens of Credit history reviewing systems **CBRB Ratings** of customers to check the eligibility as per Policy.
- Fair knowledge & experience of **AML** and **compliance**.
- **Authorizing** the Retail Products especially Credit Cards & Payday finances in system.
- Review the accuracy of retail team members while inputting in to Talisma & T24.
- Keeping track records of all retail applications & coordinate with Credit Admin (**CAD**) for better control & effective management / administration.
- Review, analyze & development of Standard Operating Procedures (**SOPs**).

ABU DHABI ISLAMIC BANK

Unite / Admin Coordinator - Retail

Sep 2012 till Aug 2014

Responsibilities:

- In-Charge of HR matters from recruitment up to orientation of newly hired staff. This includes initial interview with the candidates, creation of appointment letters.
- Responsible in processing employment visa of each employees.
- Evaluating banking processes & procedures to locate & alleviate possible bottlenecks.
- Ensures that employees and department confidentiality is maintained.
- Ensure proper tracking of employee's hiring and update the same to management.
- Staff leaves monitoring / passport control and guide the team leaders on staff leave planning without affecting the business.
- Make preparation for new staff with **code of conduct**.
- Coordinate with HR manager for group induction process.
- Analyzing Bank statement & customer's liabilities and **DBR**.
- Monitor the day to day activities of the IFE's and ensure smooth run of business.
- Attending all meetings pertaining to the sales and policies of the bank.
- Taking minutes of meetings and issuing these to the team through MS Outlook email.
- Regularly review and update areas policy guidelines and code of conduct.

BARCLAYS BANK

Senior Customer Service Officer (KYC)

May 2007 till Sep 2010

Responsibilities:

- Managed day to day operations through a team of **KYC** for business & personal loans.
- To access the needs and challenges of the existing customers and guide them for the best solution of their quires and concerns.
- Fair knowledge & experience of **AML** and **Compliance**.
- Liaison with current and prospective clients to provide banking advice, educate them on the bank's services and products in line with the customer needs
- Having good experience to verify the customer in details and report forwarding to the management.
- Due to my interaction with various departments such as sales, Fraud Risk Management, Services & Quality, **Operations** & Collections has led me to establish strong communication skills.
- Honest & sincere employee recognized for outstanding work ethics, integrity, thoroughness and commitment to the management.
- Liaising with other departments (**Fraud, Policy, Opps, & Sales**) and fulfilling their requirements.

Dubai Islamic BANK

MIS Coordinator

March 2005 till April 2007

Responsibilities:

- Maintaining **MIS** Reports which are helpful for the Department.
- Preparing **MIS** for the Processes and rejected cases and disburse amongst the Team.
- Preparing the weekly reports and forwarding the same to management.
- Doing Business productivity like Segment-wise Report, Rejection Reason Records, Resubmissions, **MIS** pending and rejections, Limit-wise Report, Monthly Negative List, and Daily Submission Detail Records (Segment wise, Source wise, Reason wise)
- Preparing MIS Comparisons Target VS Actual sales Product wise.
- Coordination with Credit Under writers for the processed applications & Approvals.
- Assigned for maintaining different Portfolio MIS projecting Overall Unit performance helpful for Management Future Strategies.
- Handling queries and customer complaints.
- Attending all meetings pertaining to the sales and policies of the bank.
- Ability to process quickly Source inquiries.
- Coordinate with HR team for group induction process.
- Employee relations / Engagement programs / Arranging team outings.
- Drive continuous improvements.

CORE COMPETENCIES

- Strong management and communication skills.
- Strong leadership and effective supervisory skills
- Professional attitude Flexible and adaptable
- Ability to lead and work with team
- Systematic and critical thinking.
- Credit risk administration
- Operational Analysis
- Customer Relations
- Risk Management
- Islamic Banking
- Credit Analysis
- Policy Making

EDUCATIONAL QUALIFICATIONS

- BSCS (**Honors**) Bachelor Of Computer Science
- Intermediate in Commerce (Statistics, Accounting & **Banking**)

PURSUING COURSE

- Executive MBA (Management & Operations)

LANGUAGES

- English, Arabic, Urdu, Hindi, Punjabi.