

## Josephine Al-Asmar

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### Objectives

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- Seeking a job where I can utilize my knowledge and full potential to a maximum level. Also to contribute to the growth and success of the organization, and achieve organizational development.
- Also to move to a challenging position that meets my ambition and fits my knowledge and experiences.

### Professional Experience

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**Oct 2021 – Present**

**Bank Al Sharq – Damascus, Syria**  
**[www.bankalsharq.com](http://www.bankalsharq.com)**  
**Operations supervisor – Branch supervisor**

- Monitor and sign bank operations in accordance with procedures, regulations and powers granted.
- Managing and supervising the day-to-day activities of front-line staff.
- Processes, solves and answers complex customer transactions, problems or inquiries.
- Managing liquidity of the branch in accordance with the procedures and limits set, and in the best conditions of profitability and security for the Bank.
- Control various risks: liquidity risk, credit risk, operational risk, money laundering, fraud, theft and forgery, unauthorized overdrafts, value dates,...etc.
- Reports anomalies, failures, doubts, and dysfunction incidents recorded to the branch manager.
- Backup of the branch manager by having all the authorities to open and close the branch or any other branch managers' authorities.
- Backup of the retail supervisor employee, with all the supervision duties on retail team or other retail supervisors' duties.
- Valuate success of the team, initiative and individual achievement.
- Develops the retail and cash teamwork and the positive atmosphere.
- Provide coaching and development plans to new front-line staff.

**Oct 2019 –Sep2021**

**Bank Al Sharq – Damascus, Syria**  
**www.bankalsharq.com**  
**Retail officer**

- Receive and respond to customer service account inquiries on account balances, transaction details, statements, fees and charges.
- Issuing debit and credit cards, plus cheque books and any other available products.
- Respond for clients inquiries about home, employees, car and personal loans
- Respond for customer inquiries about online and E-services.
- Building professional customer relationship.
- Identifying customer needs and referring customers to appropriate banking services, to provide solution to the customer's financial needs and to ensure customer satisfaction.
- Receiving customer calls of requests for products and services.
- Ensuring that service recovery on errors, miscommunications, complaints...etc are dealt with in the most efficient and courteous manner.
- Ensuring that service standard targets are being met for loan processing, customer response time as well as customer enquiries.

**Jan 2019 – July 2019**

**Baker Tilly – Kuwait**  
**www.bakertilly.com.kw**  
**Business Development Officer**

- Combines marketing and skills in managing relationships in order to create growth and new business for the company.
- Maintaining fruitful relationships with existing customers.
- Contacting clients to inform them about new developments in the company's products.
- Response to customer queries about Baker Tilly's audit, tax and consulting services.
- Preparing proposals and contracts for new and existing clients.
- Using customer relations management CRM customer's platform, which is customized for Baker Tilly's customers.
- Acquiring new customer and follow up to retaining them.
- Arranging and attending meetings to make and develop monthly marketing plans.

**Dec 2013 – Aug 2017**

**Arab Bank – Damascus, Syria**  
**www.arabbank-syria.sy**  
**Customer Relations & Services Officer (Teller)**

All previous duties as a retail officer at Bank Al Sharq, plus the following:

- Provide services to banks' customers by conducting appropriate transactions and meeting the cash needs of customers.
- Receive checking and savings deposits: verify cash and endorsements, receive proper identification for cash back, and issue receipts of deposit
- Process savings withdrawals, after receive proper identification, and ensure validity.

- Answer basic customer inquiries regarding interest rates, service charges, and account histories while complying with banking secrecy.
- Refer customers to the proper department for issues that cannot be resolved at the teller line.
- Buy and sell some foreign currencies under central bank regulations.
- Follow all bank policies and procedures and its updates.
- Settle all kinds of cheques.

## Education

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### 2016 **Higher Institute Of Business Administration (HIBA) Damascus- Syria Established by the European Union**

- Master degree majored in finance
- Excellence total score of 87.04 %
- Master - letter: "Explain stock returns in Dubai financial market, using Fama & French model"

### 2011 **Higher Institute Of Business Administration (HIBA) Damascus - Syria Established by the European Union**

- Bachelor degree in management of science majored in Banking and Finance
- Graduation score 77.76% eighth highest on class
- Graduation project: "Build an investment portfolio in Damascus securities exchange using a suitable method for emerging securities markets"

## Languages

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Arabic: Mother tongue (reading, speaking and writing)  
 English: Fluent (reading, speaking and writing)

## Computer skills

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Microsoft Office (Specially word, excel and power point)  
 CRM The Customer Relations Management  
 Internet surfing research

## Professional Courses

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IA (Intermediate Accounting)	Integrated accounting center
TOEIC (Test of English for International Communication)	American language center (ALC)
Negotiation skills	HIBA
Excel expert	SBS computer training center
ICDL (International computer driving license)	Asia computer center

## Organizational and Social Skills

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Excellent communication skills  
Leadership skills  
Well organized and excellent team player  
Ability to perform under pressure  
Creativity and flexibility in learning new things

***References Are Available Upon Request***