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ABDOU SAAD

Senior Banker & Financial Specialist



Date of Birth: 1st of September 1983

Marital Status: Married

Military Service: Exempted (Sole)

Driving License: Available – Type C

Professional Summary & Core Skills

A senior banking and finance professional with over 17 years of expertise mainly in banking and client relations, with a firm grasp on developing and cultivating flourishing business relationships with an affluent client base. In addition to conceptualizing strategic financial plans based on the results of needs assessments.

While my on-the-job experience has afforded me a well-rounded skill set including customer-centric focus, and first-rate verbal and written communication skills, I am a data-driven person who thinks backward and believes in ownership to achieve positive results, I excel at:

- Recommending community banking products, private bank deposits, and consumer credit solutions.
- Prepare loan packages for review and loan underwriting.
- Collaborating with partners regarding the development and implementation of cross-selling initiatives.
- Consistently exceeding quarterly sales goals while maintaining a high level of customer service.

Employment History & Work Experience

Qatar National Bank – Syria
March 2013 – June 2022



Summary: Since my date of joining I held multiple roles and had the opportunity to grow until I took over the branch manager responsibilities due to my work achievements and the trust, I was able to build within my workplace:

Acting Branch Manager

October 2021 – June 2022

Key responsibilities: Assigned and held the full responsibilities as an Acting Branch Manager.

Assistant Branch Manager

February 2018 – June 2022

Key responsibilities:

- Monitor service quality indicators and take corrective measures to ensure the highest level of customer satisfaction and make sure that all problems/complaints/queries are handled quickly efficiently and tactfully.
- Work on increasing the bank's market share by ensuring a high level of service and meeting the turnaround time of various processes as laid down.
- Drive sales of new products, ensure proper documentation of applications, and track sales targets to achieve growth.
- Maintain customer services area files, database, records, registers, and logs under control.
- Provide authorizations and downloads as necessary to ensure the smooth running of the daily work.

Senior Customer Service Officer

February 2016 – February 2018

Key responsibilities:

- Cross-sell products to customers and leverage on existing customer base.
- Provide timely and accurate information to external and internal auditors.
- Daily Checking Company banking account continuously.
- Act as the first point of contact for customers, especially for new customers, and provide information about various products and services.
- Coordinate with tellers and branch operations staff on an as is in dedeed basis to ensure smooth operations.
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Customer Service Officer

March 2013 – January 2016

Key responsibilities:

- Open banking accounts for all types of customers.
- Executing customer applications for (ATM cards, Cheque books, loans, deposits...etc).
- Attend and resolve all customer queries at the branch.
- Proactively market the group products to increase sales volume and profitability.
- Enhance the group's image through proactive customer-driven servicing of tier needs.
- Build and maintain strong and effective relationships with branches and customers.
- Perform certain customer-related tasks such as posting account openings.
- Assist customers in filling out various forms and applications as requested.
- Assume teller and branch operations staff responsibilities at peaks time.
- Ensure compliance with internal service quality standers and compliance to audit requirements.
- Filing all paper work in special folders.

Semiramis Hotel & Semiramis Tourist Complex – Syria August 2004 – February 2013

Summary: Semiramis Hotel is one of the leading hospitality brands in Syria, owning and running five-star hotels in Damascus and Palmyra, as well as a hotel apartment located in the heart of Dieratiah city, which caters to students and tourists.

I started my career journey within this wonderful organization where I was able to grow and gain various expertise and skills through multiple roles that brought me to where I am today:

Facility Manager

Semiramis Tourist Complex - Dieratiah

October 2011 – February 2013

Key responsibilities:

- Daily communication with staff.
- Market study and cost to set prices.
- The department of plans for year-round occupancy.
- Drawing advertising and promotional plans.
- Submit monthly reports to the chairman of the board.

Sales Manager / Deputy Facility Manager

Semiramis Tourist Complex - Dieratiah

December 2006 – September 2011

Key responsibilities:

- Managing and keeping the complex operating smoothly.
- Overseeing the workings of the back-office personnel.
- Supervising all of the administrative activities that facilitate the smooth running of the complex, and arranging for necessary repairs and maintenance.
- Writing reports for senior management, which may include reports on finances, staff performance, and service quality.
- Achieving maximum profitability and growth in line with the hotel's vision and values.
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Cashier & Accountant

Semiramis Hotel - Damascus

August 2004 – December 2006

Key responsibilities:

- Receipt of cash from the daily treasurers of all sections within the hotel and its restaurants.
 - Exchange purchases and fuel bills etc. which are approved by the relevant departments.
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Education

Diploma in Commercial Banking Science

The Intermediate Institute for Commercial & Banking
Damascus, 2002 - 2004

Bachelor's Degree in Accounting

Damascus University - Faculty of Economics
Department of Accounting
Damascus, 2009 - 2013

Professional Certifications & Accreditations

- Certified Islamic Banker CIB – August 2022
- Selling Skills Workshop – October 2019
- Trade Finance Training – July 2019
- FATCA & AML Training – March 2019
- Selling Skills Workshop – July 2017
- Professional certificate in the banking section – July 2016
- Mini MBA in Management Development Program – January 2016
- Mechanism of Internal Control for Banks – July 2015
- Products and Sales – May 2015
- Bank Financial for Non-Finance Professionals – March 2013

Languages

English: Very Good - reading & writing.

Arabic: Mother Tongue.
