



MHD MOLHAM AL SEBAEI

Strategic and results-driven banking professional with a diverse skill set encompassing expertise in branch management, public relations, general accounting, and leadership of high-performing sales and customer service teams. Proven track record in driving operational efficiency, ensuring regulatory compliance, and fostering strong client relationships. Fluent in Arabic.

Objective:

As an accomplished banking professional with a proven track record in credit, operations, and customer service, I am enthusiastic about contributing my expertise to a dynamic position within a leading UAE bank or financial institution. My proficiency in making strategic lending decisions, optimizing operations, and delivering exceptional customer service positions me to play a key role in helping the bank achieve its financial objectives. I am dedicated to building enduring client relationships and ensuring the highest level of customer satisfaction.

Current Job Experience:

Account Manager

Sama Al-Mamzar Lighting and Decoration Company

Location: Sharjah, Wahadah Street

Start Date: 20/10/2023

Responsibilities:

Monitoring Accounting Transactions

Monitor accounts and ensure the accuracy of financial data.

Assistance in Financial Reporting

Compile financial data for executive reports.

Assist in analyzing financial data and providing relevant reports.

Collaborate with the team to identify opportunities for financial improvement.

Monitoring Accounts Receivable and Payables

Participation in Tax Operations

Organizing and Maintaining Accounting Documents

Collaborate with other accountants to ensure the achievement of accounting objectives.

Participate in regular team meetings for updates

PROFESSIONAL EXPERIENCE

Achievement-driven banking professional consistently recognized for exceptional performance, boasting a rich 17-year career at The International Bank for Trade and Finance 2006 / 2023

- Branch Manager 2019 / 2023
- Head of Banking Risk unit 2017 / 2019
- Credit Review Officer 2016 / 2017
- Branch Manager 2011 / 2016
- Head Teller 2011
- Credit Risk Officer 2007 / 2011
- Teller 2006 / 2007
- Management Al-Sultan Trading Company (Peugeot) 2005 / 2006

Details:



Address

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Email

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SKILLS:

- Sales Management
- Driving business development strategies
- Commercial negotiating
- Key account management
- Leadership and team management
- Customer service
- Market analysis
- Forecasting sales trends

LANGUAGES:

Arabic (Native)

English (good)

EDUCATION:

- Bachelor's Degree in Accounting January 2013
Faculty of Economics
Damascus University

COURSES

- Branch Managers Course
- Forgery and Counterfeit Detection Course
- Banking Notification Course
- Financial Analysis Course
- Comprehensive Credit Officer Course (Jordan Housing Bank)
- Comprehensive Training Course (Institute of Banking and Financial Training)
- Facilities Activation Course on Banking Systems (Institute of Banking and Financial Training)

Achievements

- Head of the Public Relations Committee
- Syndicate of Financial and Accounting Professions, Damascus Branch
- Collaboration with UNICEF, the Syrian Ministry of Health, and the Jordanian Ministry of Health
- Obtained training of trainers certificates from UNICEF, the Syrian Ministry of Health, and the Jordanian Ministry of Health

❖ **Branch Manager (The International Bank for Trade and Finance)**

2019 / 2023 Branch's classification /B/A

– **key responsibilities:**

- **Operations Management:**

Oversee daily branch operations and resource allocation.

Ensure compliance with banking regulations and optimize efficiency.

- **Customer Relationship Building:**

Provide exceptional service to foster positive client relationships.

Develop strategies for customer satisfaction and retention.

- **Team Leadership:**

Recruit, train, and lead branch staff to achieve performance goals.

Create a positive work environment and promote teamwork.

- **Sales and Business Growth:**

Strategically spearhead sales initiatives, surpassing branch targets and implementing effective cross-selling strategies.

- **Risk Management and Compliance:**

Proactively ensure regulatory compliance and navigate operational risks for seamless branch functioning.

- **Financial Oversight:**

Manage branch finances, including budgeting and expense control.

Monitor financial performance and profitability.

- **Community Engagement:**

"Drove impactful community engagement initiatives, strategically representing the bank to foster a positive image. Led collaborative efforts in local events, resulting in strengthened ties with key community stakeholders and enhancing the bank's reputation."

- **Reporting and Analysis:**

"Produced comprehensive and insightful reports detailing branch performance and key financial metrics. Utilized advanced data analysis techniques to extract actionable insights, driving a culture of continuous improvement. These reports played a pivotal role in strategic decision-making and contributed to the overall enhancement of operational efficiency."

- **Regulatory Compliance:**

Ensure branch adherence to banking laws and regulations.

Stay updated on compliance changes and make necessary adjustments

❖ **Team Leader / Vital Department (Loan Audit Section – Activation Section – Coding Section – Banking Risks Section – Debt Classification)**

- **Credit Assessment:** Evaluate credit applications and assess the creditworthiness of individuals, businesses, or organizations applying for loans or credit facilities.

Analyze financial statements, credit reports, and other relevant documents to make informed lending decisions.

- **Risk Management:** Implement risk assessment strategies to minimize credit risk exposure for the bank.
Monitor the credit portfolio and identify potential risks, taking proactive measures to mitigate them.
- **Credit Policy Compliance:** Ensure compliance with the bank's credit policies, procedures, and regulatory requirements.
Stay up-to-date with changes in banking regulations and ensure adherence.
- **Credit Limits and Terms:** Set credit limits for borrowers based on their creditworthiness and financial stability.
Establish credit terms, interest rates, and repayment schedules in line with bank guidelines.
- **Credit Documentation:** Prepare and review credit agreements, loan documents, and contracts.
Ensure all necessary documentation is complete, accurate, and legally compliant.
- **Collections and Recovery:**
 - Monitor loan repayment schedules and follow up on overdue payments.
Implement collection strategies to recover outstanding debts, collaborating with collection agencies if necessary.
- **Credit Reporting:** Maintain accurate and up-to-date credit records for borrowers.
Prepare regular credit reports and provide credit-related information to internal stakeholders.
- **Credit Portfolio Analysis:** Analyze the bank's credit portfolio performance, identifying trends and areas for improvement.
Make recommendations to optimize credit operations and enhance profitability