

# Commercial Banking Manager Resume

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## **OBJECTIVE:**

To contribute my experience and skills with a progressive business in the field of Managing Retail Businesses or any other businesses with increased responsibilities and growth.

## **ACADEMIC PROFILE:**

**PROFESSIONAL:** Bachelor of Art (English Literature)-1997 (Qatar University)

## **Experiences :-**

Retail Banking in Commercial Bank mainly in Branches and Private Banking ,  
Duration from ( 1997-2012 )

## **COMPUTER LITERACY SKILLS:**

### **Computer Courses:**

- MS Word7
- Introduction to MS Excel 7.0
- MS Windows 95
- The Internet Basics
- The Internet Advanced

## **Trainings and Courses:**

- Exercising Leadership and mobilizing people and organization from Cambridge Institute for Global Leadership;
- Budgeting and Cost control in Bank;
- Basic Banking Training Certified
- Foreign Trade Finance and Letter of Credit;
- Managerial Effectiveness;

- Private Banking;
- Law related to basic banking;
- Law related to advanced banking;
- E-marketing;
- Banking Internal Audit;
- Elements of Banking;
- Bank Accounting;
- Fraud Capturing;
- Customer Services Basics;
- Customer Services Advanced;
- Financial Analysis and forecasting
- London Metropolitan Business University (Coaching & Mentoring);
- London Metropolitan Business University (Institutional Risk Analysis);
- London Metropolitan Business University (Advance & Finance Analysis);
- London Metropolitan Business University (Investment Banking);
- London Metropolitan Business University (Strategic Sales & Marketing).
- London Metropolitan Business University (Introductory to treasury)
- London Metropolitan Business University (Corporate Finance)
- Euro money (Private Banking School). London
- Developing Strategic Insight, WARWICK Business School.

### **Awards:**

- Several banking awards for the highest achieved targets in deposits and credits cards;
- Several appreciation Letter from customers;
- Management appreciation letters on Sales and high Performance Effort;
- Well controlled rating on Audit Issues among 22 Branches once I was Head Of Branches for 2 Years.

### **PROFESSIONAL EXPERIENCE:**

<b>Period</b>	:	<b>June 2013 Till Now</b>
<b>Designation</b>	:	Head Pf Premium Banking and Branches
<b>Section</b>	:	Personal Banking
<b>Company</b>	:	Al Khaliji Bank

### **Responsibilities:**

- Manage the branch from all aspects related to sales activities ensuring customer satisfaction from the time of initial contact, processing of

customer order and throughout the retention of service provided .I'm reporting to Chief Retail Banking Officer;

- Looking to grow the high net worth (HNW) clients in the Bank;
- Branches to provide the premier services to HNW and other Premium and prioritizes them in services;
- Responsible for growing and developing Premium customers

### **PROFESSIONAL EXPERIENCE:**

**Period** : **November 2010 Till June 2013**  
**Designation** : Vice President (= Assistant General Manager)  
RL20  
Private Banking  
**Section** : Retail Banking  
**Company** : Commercial Bank

### **Responsibilities:**

- Responsible for growing and developing HNW/ U-HNW customers.
- Maximizing customer revenues and profitability.
- Manage portfolio of high-profile clients and families and act as their primary point of contact and trusted advisor within CBQ. personal Portfolio of QR.2Billion (Assets and Liabilities)
- Provide financial advice to clients (financial planning, risk profiling, investment strategy)
- Advise clients on CBQ products (deposits, loans, investment products, brokerage, Venture capital and Alternative Investments) and actively involve product experts
- Identify and exploit client development opportunities (e.g., cross-sell to Corporate)
- Manage team of Relationship Managers covering Private Banking clients
  - Regular sales meetings and coaching of RMs
  - Facilitate client acquisition and development for RMs
  - Coordination between RM team and other CBQ teams, e.g., for rollout of process improvements
- Ensure compliance with internal (e.g., risk management), monetary, legal and fiscal rules and guidelines

### **PROFESSIONAL EXPERIENCE:**

**Period** : **April 2010 Till November 2010**  
**Designation** : Executive Manager  
(Conventional & Islamic & wealth management)  
**Section** : Retail Banking  
**Company** : Commercial Bank

### **Responsibilities:**

- Leadership : Implement the bank's strategy and meeting the bank's pillars of financial goals, customer targets, key processes and people
- Represent the Bank as a department Head in High-Level Business meeting.
- Sales and Revenue: Accountability for delivery of key revenue and sales targets within the Super Branch - ensuring growth of Balance Sheet and Profitability, through acquisition of new businesses, deepening of existing relationships and attrition management.
- Business Development : Develop business development opportunities within the geography as well as forming strong ties in the community
- Human Capital: 1) Accountable for achieving cost / income ratios and staff targets across the area 2) Mentor the Business Development Managers to excel in their respective roles 3) Coach and develop Branch Managers and team to deliver on sales & service excellence
- Customer Satisfaction: Ensuring high quality of service and customer delivery which is measureable and benchmarked.
- Internal Process: Ensuring compliance and adherence to Standard Operating Procedures and must meet minimum of "Well Controlled" for Audit purposes.
- Learning & Growth: In consultation with HR, identifying and filling gaps in skills, competencies and developing staff for higher roles and responsibilities. Ensuring optimum resource allocation; also provide periodic training and staff communication to improve job and product knowledge
- Cross selling: Increase cross product holding within Retail & Corporate; Conventional & Islamic financial targets
- Manage Customer Loyalty & Attrition.
- To Support Collection with the view of improving delinquency ratios
- To Represent the bank in community events of the defined catchment area
- Uphold Branch values and image specifically from a premise perspective
- Customer Acquisition, focused on Qatar.
- Low Coast Funds

**Period** : **November 2008 till April 2010**  
**Designation** : Head of Branches  
Senior Manager for 22 Branches (Retail/Corporate)  
280 staff  
**Section** : Retail Banking  
**Company** : Commercial Bank  
**Responsibilities:**

- Manage the branch from all aspects related to sales activities ensuring customer satisfaction from the time of initial contact, processing of customer order and throughout the retention of service provided .I'm reporting to Chief Retail Banking Officer;
- Looking to grew the high net worth (HNW) clients in the Bank;
- Branches to provide the premier services to HNW and other VIP and prioritizes them in services;
- Established long term relationships with clients based on strong work ethics and a dedication to improve customer satisfaction;
- Provide the branches with proper improvement;
- Working into segmentation strategy and provide services and Tariff accordingly;
- Branches to Cross Sell all new offering of products and services that can strategically differentiate MF Global from its competitors;
- Supervised daily branches activities and analyzed profit and loss and cash reports;
- Monitor general staff performance of retail Branches employees including Branch Senior Officer;
- Supervise the branches operational activities that branches are well controlled and no audit issues can lead to financial lose;
- Create efficient and cost –saving processes to streamline daily operational activities;
- Lease with the Senior Management of the Bank the target and budget for retail branches settings;
- Work into 5 years strategy about bank expansion and new branches to be opened;
- Lease with other department such as Premises, IT, Marketing, Advertising, Central Accounts, HR etc. on issues pertaining to retail branches;
- Maintain branches to follow Grooming Standard, uniform, from inside and outside of branches with continuation of training;
- Provide feedback on products performance, customer perceptions and expectations and work into improving them in a set time frame;
- Ensure all staff members in the branches are provided with adequate product knowledge, training on sales, marketing and customer care;
- Examine the staff knowledge in regular bases to maintain the standard;
- Maximizing of customer base for every product or service;
- Managing operational activities of the branches;
- Updating branches SOPs (Standard Operating Procedures) and SLA Service Level Agreement and Review them on regular bases;
- Leading Auditing Team for Branches;
- Lease with Internal/External/QCB Auditors;
- Attend ORAP on behalf of Branches.

**Period : January 2006 to November 2008**

**Designation** : Head of Zone Manager  
**Section** : Retail Banking  
**Company** : Commercial Bank

### **Responsibilities**

- Monitor weekly and monthly achievements of Branches against their targets for products and revenue and take corrective actions in timely manner as necessary;
- Manage of Coast Budget (Profitability) by ensuring BM compliance with the guidance of Commercial Bank;
- Communicate and monitors the sales targets for the branches;
- Monitor the levels of customer complains with branches to identify and resolved the problem in timely manners;
- Ensure all customer services facilities and channels are provided at all times to customers, BM to maximize customer satisfaction and retention;
- Manage new accounts by analyzing their business processes and proposing IT solutions to optimize their daily operations;
- Ensure all BM and Staff in the Branches are into the high level of performance and standard;
- Others related to branches Staff Training and Coaching and Career Development and Career path.

**Period** : **2000-2005**  
**Designation** : Branch Manager  
**Section** : Retail Banking-Branches  
**Company** : Commercial Bank (ladies Branch 2000-2002 then  
West Bay Branch (QIC) 2002-2005

### **Responsibilities**

- Establish good relationship with Qatari Community and high level experience;
- Enhance organization reputation by acting as Banks relationship builder for targeted segment;
- Ensure that new customers brought to CB are handled properly from E2E;
- Aims for customer satisfaction.

**Period** : **1998-1999**  
**Designation** : Supervisor  
**Section** : Retail Banking-Branches  
**Company** : Commercial Bank (Al-Hilal Branch)

### **Responsibilities**

- Manage all operational activities of the branches.

**Period** : **1997-1998**  
**Designation** : Trainee  
**Section** : Training for one year in the Bank in Corporate, Operation, Trade and Finance, Investment, Dealing rooms, Branches, Risk Management, Retail Lending Department, Human Resources  
**Company** : Commercial Bank

### **Responsibilities**

- Training in the field of management.

### **OTHER INFORMATION:**

Other working experience with systems management knowledge:

- 13 years experience with customer service, front line and HNW;
- Proven ability to deliver high degree of customer satisfaction;
- Well knowledge of sales and marketing technique;
- Capable to work in high pressure environment and delivered task within tight deadlines.

### **PERSONAL INFORMATION:**

Name : Rana Ahmad K. Al Asaad  
 Religion : Muslim  
 Marital Status : Single  
 Nationality : Qatari  
 Driving License : Qatar Driver License  
 Languages Known : Arabic and English

I hereby declare that the above information are true and correct to the best of my knowledge and interest.