

SAID ABU ASSOUD



SENIOR BANKING MANAGER

STRATEGY PLANNING | BANKING OPERATIONS MANAGEMENT | PROJECT MANAGEMENT

Senior banker with 24 years of experience in managing managing banking operations across diverse organizations. Rated high for consistently enhancing customer satisfaction ratings and revenue by rendering superior quality service across professional career; exploring challenging senior managerial assignments with a professionally managed organization.

CORE SKILLS

Trade Finance

Banking Operations Management

Islamic Banking

Islamic Trade Finance

Credit & Collections Management

Customer Relationship Management

Treasury Operations

Multi-Cultural Team Management

Quality Management

Change Management & Control

EXECUTIVE SUMMARY

- Significant exposure in various aspects related to Branch Banking, Centralized Operations and Credit.
- Proficient in working on various types of banking software and multiple applications.
- Adept at implementation of various process improvement initiatives aimed at rendering qualitative service delivery across day to day operations.
- Well versed in central bank norms related to Branch Banking, Retail Operations, Credit, foreign exchange management guidelines and other related issues pertaining to day to day banking operations.
- Proven ability in interacting with existing clients/ prospects in identification and alignment of business solutions to requirements.
- Well versed in operations management and business process improvement utilizing knowledge of record tracking and control strategic planning.
- Expert in designing and delivering project management trainings and performing instructor duties.
- Creating and sustaining a dynamic environment that fosters development opportunities and motivates high performance amongst team members.

CAREER CONTOUR

AL YUSR ISLAMIC BANKING, WINDOW OF OMAN ARAB BANK, MUSCAT, OMAN

Executive Manager / Head of Islamic Banking

Jun 2015 – Mar 2017

Responsibilities:

- Spearheaded team efforts in managing Islamic Bank activities, including Liability Management, Islamic Products/Financing Islamic Bank Operations, CAD, Retail Business, Corporate and SME Business, Trade Finance, Investments, FX Deals.
- Restructured business strategies based on collated market intelligence on competition, other market trends and relevant local factors across 7 Branches in Sultanate of Oman.
- Built / maintained productive business relationship with existing clients and prospects for identification/ development of new business opportunities.
- Generated market awareness on various banking products and services by organizing promotional campaigns for the target market segment.
- Participated in review of various parameters related to branch operations, high transacting accounts/ related transactions, office accounts and related transactions.
- Maintained regular interaction with internal and external customers/ departments and authorities based on business as well as operational requirements.

- Acquainted team members with various technical and operational procedures and quality parameters for implementing the same in day to day business transactions.
- Interacted with clients for identifying / evaluating requirements and up-selling various banking products as well as services aimed at generating additional business for the organization.
- Organized team meetings and training sessions for team members. Updated team on changes in processes, circulars etc from time to time.

JORDAN DUBAI ISLAMIC BANK (SAFWA ISLAMIC BANK), AMMAN

Senior Manager / Head of Corporate Banking Operations

Dec 2009 – Feb 2013

Responsibilities:

- Managed operations of the startup bank/ UAT including setting up new systems and RMA for S.W.I.F.T. Conducted Trade Finance services transactions (LCs, BCs, LGs, S.W.I.F.T, Nostro Vostro Reconciliation, & Back Office Treasury operations, F.I. setup process).
- Coordinated with the Project Manager in conducting UAT (user application test) for verification of updates on Core Bank system.
- Defined and implemented policies and procedures for Import LCs, Export LCs, Inward LGs, Outward LGs, Inward BCs, Outward BCs, back Office Treasury Operations, and Nostros-Vostros Reconciliation.
- Evaluated team performance and rendered productivity enhancement feedback. Organized training sessions for team members based on identified training needs.
- Updated business status to the senior management and other stakeholders using detailed reports & presentations to enable effective decision making.

Accomplishments:

- Played a key role in rolling out Treasury System (front, Middle, Back office, F.I. Limits), Reconciliation System (A2A), Core Bank, Trade Finance (Banks), Trade Finance project (Trade Innovations), Islamic Trade Finance project and Trade Finance project (Exim-bills).

NON-BANKING ASSIGNMENT

UNITED CODING CONSULTANTS LIMITED – UCC LTD

Senior Manager: Instructor/Trainer – Consultant

Feb 2013 – May 2015

Responsibilities:

- Conducted classes on
 - Diploma in D. Credits at Libya Institution Banking Studies, International Trade for Branch Managers, Amman
 - International Trade for Branch Managers, Amman, Basics/letters of credit at Ma'den-Riyadh, Saudi Arabia
 - Basics/ letters of credit at SABIC-Riyadh, Saudi Arabia
 - Risk Factors in international Trade, Oman Arab Bank, Muscat
 - International Trade for Branch Managers, J.I.B.S, Amman, Shipment by Containers and Maritime fraud at J.I.B.S
 - Basics in letters of credit at Jordan Institution Banking Studies
 - Basics in corporate Operations including trade finance, treasury operations, reconciliation, and corporate finance for new staff
 - UCP600 Course in Import and Export letters of credit to staff Of Jordan Petroleum Refinery Co. Ltd and other companies in Amman
 - Workshop in Import and Export letters of credit to Arab Bank Bahrain Staff, Bahrain and Arab Tunisian Bank Staff, Tunis
 - Basic Courses in Trade Services (Import and Export letters of credit, Letter of Guarantee, Collections) to Arab Bank Employees, Amman
 - Internet banking course (for Customers) on Customer Access System (training Customers to use internet to fill in the forms of letters of credit or Guarantee and Enquiry about Export letters of Credit and Collections)
- Assessed effectiveness of training courses and guided team members in developing course curriculum based on evaluated changing market dynamics and other related factors.

EARLIER ASSIGNMENTS (IN BRIEF)

Head of Commercial Services Dept., Jordan Kuwait Bank, Amman	Nov 2007 – Dec 2009
Manager – Trade Finance Services, International Islamic Arab Bank, Amman	Mar 2007 – Nov 2007
Centralized Trade Finance Services Div. Head (C.T.F.S) / Supervisor / Junior Officer, Arab Bank Plc, Amman	Mar 1992 – Mar 2007
Cost Accountant (Senior Officer), United Pharmaceutical Manufacturing Co. Ltd, Amman	Jul 1991 – Mar 1992
Internal Auditor, Al-Rasheed Agricultural and Landscaping, Riyadh	Aug 1989 – Aug 1990

PROFESSIONAL DEVELOPMENT

- UCP600 Seminar
- ISBP645 Seminar
- ICOTERMS 2020

PROFESSIONAL AFFILIATIONS

- Member in recruitment Committee at Safwa Islamic Bank
- Member in bank culture Committee at Safwa Islamic bank
- Member in international chamber of commerce, Jordan branch
- Member in recruitment Committee at Safwa Islamic Bank
- Member in recruitment Committee at Safwa Islamic Bank
- Member in bank culture Committee at Safwa Islamic bank

EDUCATIONAL QUALIFICATIONS / CERTIFICATIONS

- C.D.C.S. Certificate in Banking, School of Finance (IFS), London, 2007
- B.A in Accounting, Yarmouk University, Irbid, Jordan, 1987

PERSONAL DETAILS

- Date of Birth: 10 March 1965
- Nationality: Jordanian
- Passport No: 812516 valid till: Oct 2022
- Language Proficiency: English and Arabic