

AYAT ABDELFAHATTAH

Branch manger assistant (Retail and Corporate)

📍 AMMAN-KHALDA 📞 0795434818 ✉ AYAT187@YAHOO.COM



WORK EXPERIENCE

JORDAN COMMERCIAL BANK CORPORATE BRANCH MANGER ASSISTANT

11-2019 - TILL NOW



1. Ensure that distinguished service is provided to all corporate clients and maintain the level of customer satisfaction.
2. Paying attention to the opinions and suggestions of the companies 'clients, and working on following up on the suggestions and complaints submitted by them related to customer service, and contributing to the work of the necessary corrective measures in coordination with the direct supervisor.
3. Reflecting a good image of the bank in front of customers and building a good long-term relationship with them to ensure their permanent and continuous dealings with the bank.
4. Meeting with the employees of the corporate client relationship on a daily basis and discussing any professional matters related to work and clients.
5. Follow up the implementation of systems and procedures aimed at raising the level of services provided to corporate clients, in accordance with the approved policies and based on the directive's directives.
6. Determine the strengths and weaknesses of the employees of the companies 'clients in the branch based on how they deal with different situations and provide them with the necessary support and training to ensure that the needs of customers are met and their satisfaction.
7. Supervising the corporate client's hall.

8. Following up the provision of basic banking services to corporate clients related to the following topics (accounts, deposits, checkbooks, certificates, "electronic" self-services, modification and updating of data, issuance of transfers and transfers between accounts, activation of dormant accounts and any other transactions related to the department's work), auditing and verifying That it is completed and signed according to the powers before passing it to the concerned authorities.
9. Ensure that all received transactions are completed in an up-to-date and follow-up processing of any notes thereon.
10. Receiving books and correspondence from clients and delivering them to the concerned employee/department.
11. Checking and approving the operations executed by his employees in accordance with the powers granted to the systems and according to the relevant work procedures.
12. Enhancing all operations that need strengthening with corporate clients, in accordance with relevant work procedures.
13. Checking the daily portfolios of the work of the corporate customer relationship employees and auditing the special control reports assigned to him in accordance with the work procedures.
14. Preserving the custody of the keys, secret numbers, and seals entrusted to it, and ensuring that the covenant is distributed in accordance with the approved policies and procedures, and from the governorate of the employees of the Covenant assigned to them.
15. Maintaining the confidentiality of the secret numbers related to the services issued to the clients of the companies and delivering them to them as per the rules.
16. Receive transactions from his employees that show notes or require approvals to be processed.
17. Ensure that the forms and seals approved by the bank are used.
18. Facilitating the channels of communication-related to transactions between the branch and public administration departments and addressing any outstanding problems
19. Execute all tasks in accordance with the approved policies, procedures, and instructions, and ensure that the daily operations of the Customer Relationship Department are carried out in accordance with the approved policies and procedures.

20. Supervising the corporate client relationship employees in conjunction with the branch manager and working to meet their professional and training requirements and develop their skills to complete their work with the necessary speed and accuracy.

21. Get approval for corporate department facilities and execute them.

22. Note the duties of control and credit.

RETAIL BRANCH MANGER ASSISTANT
JULY-2018 - NOVEMBER-2019

1. Participating in the marketing of the bank's services and products through direct sales, occasional sales, field visits to attract new customers periodically to achieve the objectives of the Branch.

2. Participating in the quality management in the branch to achieve the goals set and required of the branch in terms of distributing these goals to the branch's employees in coordination with the branch manager to achieve these goals and periodic review of them.

3. Prepare the marketing and sales plan for the branch based on the strategic plan of the branch's Department.

4. Ensure that distinguished service is provided to all customers and maintain a level of satisfaction, which reflects a good image of the bank and builds a good long-term relationship to ensure their permanent and continuous dealings with the bank.

5. Supervising and paying attention to clients' opinions and suggestions, and working on following up on the suggestions and complaints submitted by them related to customer service, and contributing to the work of corrective measures in coordination with the direct supervisor.

6. Following up on the provision of basic banking services to customers related to the following topics (loans, accounts, cards, deposits, checkbooks, certificates, "electronic" self-services, modification and updating of data, issuance of transfers and transfers between accounts, activation of dormant accounts and any other transactions.

7. Audit and authorize the operations carried out by the employees in accordance with the powers granted to the systems and according to the work procedures.

Personal Banker

- 1-Solve all customer's problems and meet their needs.
 - 2-Responsible for personal loans (retail) – transfers – new accounts.
 - 3- Helping in finance a small and medium business and to follow up
- Implementation of credit approvals for large companies.
- 4- Good knowledge of the letter of credit and letter of guarantee

UNION BANK

JULY- 2007 - JULY-2011

Customer service and credit officer

Main duties and responsibilities:

1. Attends and resolves all customer queries at the branch to ensure customer satisfaction.
2. Maintain MIS and customer query tracker on a periodic basis to track and monitor an exact number of branch queries and resolution as per TAT.
- 3.Coordinate with branches and other departments such as collections and operations to get customer queries resolved.
- 4.Provides information about the branches' products/ service offerings.
- 5.Cross-sell products to customers and leverage on the existing customer base to improve profitability while driving customer retention.
- 6.Monitors the service standards operational in the branches and looks for creative ways to improve sales & service delivery.
- 7.Ensures compliance to internal service quality standards and compliance to audit requirements.
- 8.Demonstrates union banks' core values and standards in all transactions, interactions...
- 9.Interview the client and get to know their needs and start study & analyze the client application and then meet the necessary administrative approvals and make sure to get the customer on the required facilities

Retail and credit officer

- 1)Approve loans within specified limits, and refer loan applications outside those limits to management for approval.
- 2) Meet with applicants to obtain information for loan applications and to answer questions about the process

3) Analyze applicants' financial status, credit, and property evaluations to determine the feasibility of granting loans.

4) Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.

5) Review and update credit and loan files.



EDUCATION

(BAU) ALBALQA APPLIED UNIVERSITY
2003. - 2007

Major subjects studied: principles of Accounting, management principles, financial analysis, auditing principles, banks Accounting, tax accounting, administrative studies, accounting information system, marketing.

TRAINING COURSES

- Islamic international Arab bank Training course for three months.
- 11th October -19th November 2008 :(Accountants Training Course) of practical applications for accounting by Majody for accounts auditing.
- 5th April -20th May-2008: (Intensive English Course) by Asbat cultural center.
- KYC Training program.
- Aml course.
- Documentary letter of a credit course.
- Letter of guarantee course.
- Business etiquette course.
- Financial analysis course.
- Customer-centric culture course.
- A student in a CMA course.



SKILLS

Ability to work under pressure.

Ability to communicate with different backgrounds.

Accept changes smoothly.

Deliver accurate results.

Strong organizational & analytical skills.

Customer experience.

Fast learner.

Very active.