

## Tamer Adel Ibrahim El Karargy

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### Objective:

Looking for an opportunity that challenges me daily but also provides me with an opportunity for advancement in which I can continuously remain to be challenged by skills and knowledge. Passionate about helping people make the most of what they have.

### Work Experience:

#### **March 2015 up to DEC 2019 ADIB-Abu Dhabi Islamic Bank Abu Dhabi, United Arab Emirates**

Account Opening Officer (Retail Banking Operations)

- Authorized processing and Monitoring individual Bank Accounts
- Checking all the Required documents as per ADIB Policies and Procedures to open an account and Return Files back ( as missing supported documents – mistakes ) to the coordinator and the management.
- (Checking Central bank, anti money laundry reports and with using ADIB system to avoid duplicate accounts for the same customer.)
- Receiving new files from ADIB Channels Direct Sales unit, Youth opening Accounts and New to county and ADIB Branches.
- Prepare or assist in the preparation of Daily activity Reporting which provides P/L information to the business unit and senior management.
- Co-ordination and management manual adjustments and collecting necessary approvals for any new adjustments
- Assist in advancing the discipline and practice of effective governance units and oversight across operating units .

#### **Oct. 2012- Jul. 2014 ADIB - Abu Dhabi Islamic Bank**

Retention Agent – Rehab unit (Retail division)

- Review the customers list and make priorities for calling them based on coordinate instructions
- prepare and negotiate agreements and settlements within established guidelines
- Record the results of the call regarding the customers feed back or deferring it.
- Ensure a conducive environments for the dissemination and exchange of information within the team and between the team and unit
- provide feedback to the team leader and the unit manager with the information on customers if required
- promote new financial solutions by offering extra finance loan or house improving finance with expression islamic profit rate as ADIB policy and instruction.

#### **Mar. 2010 – Oct. 2012 ADIB -Abu Dhabi Islamic Bank, Abu Dhabi, UAE**

Islamic Financial Executive – Direct Sales Unit [Retail Division]

- Selling ADIB's financial products ( al khir finance , sahel Auto finance , credit cards ) according to the bank concept and strategy to realize the most possible higher revenue from the selling area.
- Analyzed applicant financial stauts, credit and property evaluation to determine Feasibility of granting loan.
- Exceeded quarterly sales goals by 75%.
- Managed a loan portfolio of 1.5 m AED in DEC 2010
- Researched insurance information and flood certificates.
- Educated customers on the variety of loan products and available credit options.
- Reviewed all submitted documents to make sure these are valid, updated and acceptable.
- Provided expert financial advice on mortgage and both educational and personal loans.
- Credited financial analysis reports of commercial financial statements lease reviews and market research.
- Executed the loan origination process, including ordering, credit reports, and appraisals and preliminary title reports.
- Built knowledge about latest banking products and service.

- Responsible for implementing all business building and relationship building expectation with uniquely assigned accounts and customers.
- Analyzes the financial viability of clients who seek to acquire loans for homes and businesses and determine if they eligible with bank lending policy.
- Gives recommendations to clients on the type of lending program they should avail including term and payment schedule.
- Reviews all loan documents and agreements to make sure these are all complete, valid and in accordance with ADIB's guidelines .
- Decided on loan approvals, presented other options for applicants who did not pass credit analysis .
- Processed secondary and succeeding loan availments of existing clients who wish to increase amount borrowed.
- Handled customer complaints and worked to have them resolved within a reasonable time frame .

**Apr. 2009 –Nov. 2010            ADIB - Abu Dhabi Islamic Bank ,   Abu Dhabi - al ain, UAE**

Collection Agent, Collection Unit [Retail division]

- Prepare a plan to call the defaulter customers with check them due payment.
- Review the customers list and make priorities for contact them based on bank policy and instructions
- Contact customers through all channels of remote communications by processing requests and making outbound calls to customers if necessary
- Negotiate with customer and inform him by the due amounts deadline of payment and the way of payment.
- Follow up and maintenance of all legal accounts and performing all duties in accordance with bank's Policies and procedures
- Prepare all documents and letters in additions to PDC's (personal deposit cheques ) and security cheques prior to sending files to external lawyer to initiate legal actions .
- Coordinate with external lawyers regarding legal actions to be taken against non- cooperating customers.
- Coordinate and follow up on cases submitted with the external lawyers
- Arrange for the issuance of guarantees needed by the courts of law during the legal proceedings.
- provide the appraisals with updated legal cases details.

**March 2008 – March 2009            SCB – Standard Chartered Bank    AUH , UAE**

SME loan Officer , (SME Banking)

- Included evaluating , recommending and presenting small business loans to the banks committee for approval .
- Analyzed client assets and securities as guarantee for loans in line with policies and regulations .
- Assessed liquidity risks associated with assets being offered as collateral .
- Recommended credit limit as per assessments and liquidity studies of collateral .
- Supervised preparing loan documents and coordinating the closing of loans .
- Evaluated client credit worthiness by determining a clients ability to repay any issued loans.

**July. 2006 - Dec.2007    (Citi bank , Alexandria , Egypt )**

Direct Sales Executive , (Consumer Finance)

- . Direct sales executive for (credit cards) with monthly sales goal : 10 booked cards .
- . Engage and educate customers on product usage.
- . Visiting potential customers to demonstrate products and gain new customer daily at least 7 customers.

## **March. 2005 – Jun 2006 ( ACPA – Alexandria Company for petroleum additives , Alexandria , Egypt )**

Technical Sales , Lubricant Additives Division

- Visit target customers on a regular basis to promote Orion Additives , initiate new projects , obtain new approvals and generate new business .
- Technical sales presentations to customers to promote Orion lubricants .
- Develop and execute a sales plan / territory and customers coverage plan to achieve agreed upon sales volume goals and sales targets .
- Initiate technical and products optimization proposals for specific customer projects and to support the need of customers and new business opportunities
- Write visit reports and periodic sales and market reports.

## **Academic Qualifications**

- Agricultural science, Bachelor (BSc/BA) 2014 - Al minia UNI , EGYPT
- AML/CFT - KYC Anti-Money Laundering, Due Diligence Certificate 2012 -(NasdaqDubai)
- Capital Markets Certificate 2012 - (NasdaqDubai) .
- Risk Management in Islamic Banks 2016 - ( Emirates Institute For Banking & Financial Studies).
- CRM - Credit Risk Management Certificate 2015- (NasdaqDubai).
- Conflict Management 2013 – Mentor training & Consulting. UAE.

## **Professional Expertise:**

- Investigating and determining the cause of irregularities and errors.
- Proven ability to consistently make the right decisions and judgments.
- Highly developed research skills.
- I have ability to communicate effectively bilingual in **English**, and **Arabic**.
- Maintaining up to date knowledge of applicable state and accreditation standards.
- Proven leadership skills and having an executive presence.
- Compliance Process Review and Redesign
- Loss Mitigation and Risk Management
- Regulatory Compliance and Industry's Best Practices
- knowledge of UAE market and industry characteristics
- Well developed verbal , written and interpersonal skills
- interviewing techniques to obtain factual information
- Office practices and procedures and record keeping practices
- Strong customer service , call center ( phone skills).
- Strong Ability to multi tasks and and math aptitude

## **Personal Attributes:**

- Strong interpersonal and communications skills.
- Building Rapport with the client and customers.
- Smart, presentable appearance.
- Good organization and prioritization skills.
- Self-motivated, proactive, punctual & hardworking.
- Persuasive.
- Good IT skills Word, Excel, Email and Internet.
- Accept and adhere to the need for strict confidentiality.

- Dedicated: Can Do Attitude.
- Team player who shows initiative and assertiveness
- Methodical – Ambitious
- People Person – Planner and Guide
- Progressive – Diplomatic/Negotiator
- Work Ownership – Resolute
- Committed – Perceptive & Lateral Thinker
- Decisive – Level Headed

**Personal Details :**

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- Address: Alexandria , Egypt
- DOB: 03 rd MAY
- Nationality: EGYPTIAN
- Marital Status: Single
- Driving License: Yes - Dubai & Egypt
- Language Proficiencies: English, Arabic

**References**

*Furnished promptly upon request*