

IYAD AL KHATIB

MBA - Bachelor of Economy

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Talented seasoned professional with hands-on experience over multiple functions within banking sector. Possess 18 years of successful operational experience in Quality Control, Customer Service and Relationship Management at a reputable bank with international exposure. Furthermore, Running currently the Dubai office of a US charity establishment.

Recognized for facilitating positive business relationships with stakeholders and consistently resolving complex problems. Commended for efficiency, adequacy, priority management and comfort performing in multi-cultural and diversified settings.

Competencies & Skills

- Accustomed to get “Superior” rating in year-end appraisals
 - Managed a team of 10 subordinates with different tasks and assignments
 - Successful in eliminating bottlenecks and implementing procedures to reduce transactions Turn-around-time
 - Familiar with banking systems and applications like Ethics, Mosaic, Smart Connect, FileNet
 - Ability to handle multiple tasks with tied deadlines
 - Capable to work individually and collectively
 - Fast Adaptability
 - Effective Communication
 - Performance Management
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Work Experience

Life for Relief and Development (Dubai, UAE)

March 2021 to present

► **Dubai Office Manager**

Main Responsibilities:

- Represent Life at conferences in the UAE and Gulf region
- Locate financial resources for projects and programs from potential donors/organizations in the region
- Seek out grants or joint partnerships with other humanitarian organizations/businesses
- Maintain and enhance relationships with partner organizations in the UAE and Gulf Area
- Submit written evaluations and recommendations to headquarters for effectiveness and feasibility of Grants and for marketing campaigns
- Enhance Life’s image and relationships with local donors, humanitarian organizations, and local authorities to facilitate more effective implementation of programs/projects and augment marketing and fundraising efforts

Unemployed

August 2020 to Feb 2021

ADIB Bank (Abu Dhabi, UAE)

2002 – 2020

► **Quality Control Manager – Wholesale Banking Group (2019 - 2020)**

Main Responsibilities:

- Coordinate with business units to effectively prepare Risk Control Self-assessment (RCSA) lists to improve monitoring controls and minimize business losses
- Execute quarterly control testing on division deliverables to ensure compliance with agreed control standards
- Identify and escalate to management controls weaknesses when observations are not remediated as per agreed target dates
- Perform periodical checking to ensure all business documentation is in place with minimum deferrals
- Handle and control Know Your Customer (KYC/FATCA/CRS) One-year Remediation Project for 1012 customers listed under the Group segment where 44% of the cases closed in 4 months

► **Head of Customer Service – Wholesale Banking Group (2011 – 2019)**

Main Responsibilities:

- Managed, coached, led, motivated and appraised a team of 10 members
- Distributed roles, assigned tasks and applied rotation techniques among the team to ensure rendered services are up to the required efficiency and performance standards
- Applied a process for effective communication with stakeholders to ensure 90% of queries received through calls and emails are attended on same day
- Succeeded in reducing customers complaints by 10% and reducing the Turn-around-time of completing customers transactions through finding out and discussing bottlenecks with stakeholders
- Attended regular meetings and discussed with partners ways to improve bank and transaction processes
- Participated in preparing and reviewing Service Level Agreements with other departments to attain continuous improvements on transaction processes
- Escalated and highlighted to management problems and areas of weaknesses in transaction processes and provided recommendations for simplification and improvements
- Reviewed LC, LG, loans and account opening requests and provided approvals on exceptions jointly with business heads
- Met customers jointly with Relationship Managers to discuss customers banking requirements and clarify to them the bank related policy and procedures
- Submitted periodical reports to management showing team deliverables

► **Relationship Manager – Corporate Banking Group (2009 - 2011)**

Main Responsibilities:

- Handled the portfolio and relationship of companies having annual revenues between AED 100 Million and AED 500 Million
- Met customers to negotiate financing requests and mutually agree on facility structure
- Reviewed and analyzed companies' financial statements to assess their financing requests
- Reviewed and submitted credit proposals and annual reviews including call reports, profitability calculations, evaluation of securities...etc

- Reviewed periodically customers' accounts and facility repayments to take corrective actions if required and escalate red flags, if any

► **Credit Officer - Commercial Finance Dept. (2007 – 2009)**

Main Responsibilities:

- Assisted the relationship manager in handling a financing portfolio of AED 500 Million of SMEs and VIPs/HNWIs
- Prepared credit proposals and annual reviews including call reports, profitability calculations, evaluation of securities...etc
- Executed operational and administrative works related to customers' utilization of bank facilities

► **Supervisor – Quality Assurance Unit, Retail Banking (2005 – 2007)**

Main Responsibilities:

- Monitored and reviewed service standards, Service Level Agreements and assisted the Dept Head to find out the best solutions to eliminate bottlenecks in bank transaction processes
- Received customers' complaints from the bank Call Center to scrutinize and solve
- Conducted analysis on transaction processes to find out procedural defects and escalate the same to line management to avoid complaints reoccurrence

► **Administrator – Branch Coordination Unit, Retail Banking (2002 – 2005)**

Main Responsibilities:

- Handled all the administrative works for the Head of the Dept. to assist him in sufficing branches staff and administration requirements
- Reviewed all branches staff and administration requests to ensure they are in line with HR policy and procedures and within allocated budgets
- Controlled branches expenses and checked petty cash reimbursement requests to ensure their adherence to Head Office instructions

Achievements and Empowerments

- Member of the winning team for the best Wholesale Bank in Gulf Council Countries (GCC), granted by Islamic Business and Finance Award 2011
- Authorized to approve facility transactions up to AED 25 Million and approve exceptions in certain terms and conditions jointly with business heads

Education

Chifley Business School (Australia)

Master of Business Administration (MBA) - 2015

Damascus University (Syria)

Bachelor of Economy (Accounting Department) - 2000

Training Courses

Course	Conducted by	City - Country
Leadership (phases 1, 2 and 3)	ICON	Abu Dhabi - UAE
Managing Banking Risks	HSBC	Dubai – UAE
Moody's Risk Rating System	Moody's	Abu Dhabi - UAE
Credit & Relationship Management (Core Credit Program)	6 Sigma	Abu Dhabi - UAE
Bank Products & Operations	EIBFS	Abu Dhabi - UAE
Superior Service in Retail Banking	Meric	Abu Dhabi - UAE
Anti-Money Laundering “Beginner & Advanced”	ADIB	Abu Dhabi - UAE