

# 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

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**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

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**Education**

**Chifley Business School (Australia)**

Master of Business Administration (MBA) - 2015

**Damascus University (Syria)**

Bachelor of Economy (Accounting Department) - 2000

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### Training Courses

<b>Course</b>	<b>Conducted by</b>	<b>City - Country</b>
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