



## Rahamtullah Mohammed

To acquire a job as Relationship Manager in Financial Sector or Fraud & Risk Analyst where I will be able to use my skills and knowledge to enable the organization to meet its goals and objectives.

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*Overall 12 years of experience in Banking and Financial Services, combined with excellent people management skills, Willingness to learn & contribute, positive attitude, effective team and stakeholder management skills, Strong communication skills, adaptive to changes, ability to stretch, Commitment to the Job.*

### EXPERIENCE

#### Mashreq Bank

*Feb 2019 to Oct 2020*

##### Relationship Banker

Dealing with individual retail customers and advice them on various banking products.  
Cater the large corporate clients like SME or large corporations.  
Arrange events (Kiosk Activities) and Company listing.  
Dealing in payroll proposition and generating business.  
Conducting business reviews to check if the clients are satisfied with the services.  
Cross selling- Personal Loan, Credit Card, BANCA assurance & Mortgage.

#### Advanced Global Marketing

*Apr 2018 to Sep 2018*

##### Relationship Manager

Met preset customer goals through POS & E-Commerce sale maximization.  
Monitored and analyzed revenue generation from website traffic information.  
Oversaw expenses, sales and other aspects of business budgeting.  
Ensured compliance of all business activity to customer and industry standards.  
Developed and enforced compliance with company policy and procedures.

#### Abu Dhabi Islamic Bank

*Feb 2016 to Dec 2017*

##### Team Leader

Coordinating & Handling a team of 12 members  
Responsible for monthly sales performance of the team  
Provide Exemplary leadership, management and motivation of the team members.  
Building work relationships with new customers and generate the cross selling business with multiple banking products.  
Responsible for resolving customer escalations, complaints and enhance customer satisfaction related to banking services  
Identify and maintain sales improvement opportunities  
Train new team members and ensure that the knowledge base is updated regularly

#### RAK Bank

*May 2014 to Dec 2015*

##### Relationship Manager

Handled a Team of 13members  
Strong Sales support, staff leadership and training skills  
Built and managed the team to drive their monthly performance  
Motivated the team members to achieve their targets  
Result oriented, ability to achieve the target within the given time  
Maintaining Daily, Weekly and Monthly reports on team performance  
Strengthened working relationships with new customers using excellent communications techniques

Adapts well to the situation, efficient to work under pressure  
Worked and coordinated with other departments of the bank  
Addressed and Handled customer complaints and grievances regarding banking facilities on a credit card & personal Loans.  
Generate the cross selling business from existing customers by selling other products like, (CASA, SME- Accounts & Business loans, Motor Insurance, Health Insurance, Fixed Deposit, and Mutual Fund Investment

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## **RAK Bank**

*April 2010 to April 2014*

### **Sr. Relationship Officer**

Generate retail business from customers (ISLAMIC & CONVENTIONAL) of ALOC list.  
Listing of new companies in ALOC category.  
To achieve the minimum MOT and grow the revenue by cross selling the other financial products of the bank.  
To promote Marketing Offers to New customers and appraise on the same.  
To generate the leads to cross sell for other segments of the bank.  
Target related Sales as per the strict quality standards of the Bank.  
Attend at least one training session conducted by the bank for self-review and update about the new products offering.  
Servicing the customers and give knowledge about the usage of card to have the optimum benefit.  
Assisted in updating team Schedules, team targets & results.  
Assisted in correspondence & team briefs.  
Approaching companies for Business Development in Target Market.  
Update the Tender Schedule. Maintaining all the Estimation files as per the company policy & procedures guidance of the head office.  
To handle all the correspondence of the department as per the Department. Provide assistance to the Manager, while submitting tenders.  
Handling team of 6 members.

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## **The Royal Bank of Scotland**

*July 2007 to March 2009*

### **Sales Representative**

Interacting with Companies for Business Development  
Planning and implementation of sales strategies within the team for attainment of target.  
Coordinated between Sales support and AFU for smooth operations.  
Settled up sub agent network across the UAE

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## **EDUCATION**

### **Dr. CV Raman University**

*June 2017 to October 2019*

#### **Bachelor Of Commerce**

Specialization in commerce & Economics

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## **SKILLS**

Relationship Management, Team Management, Assets & Liabilities Management, Priority/ Business Banking, Mortgages, BANCA Assurance, Portfolio Management, KYC/ CDD Analysis, Fraud Investigator, Transaction Monitoring - AML/CFT, Risk Analysis, Data Management, Data Analysis, Digital Forensics.

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## **CERTIFICATIONS**

### **Certified Fraud Examiner**

*October 2020*

#### **Association Of Certified Fraud Examiner**

Certified Fraud Examiner - Investigations, Legal Elements of LAW, Financial Statements, Fraud Detection & Prevention.