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| **Personal DataData: Data** | **Name:** Mohamed Farouk Abd El Salam Hassan **Date of birth:** December 4th, 1976  **Place of birth:** Dokki, Giza, Egypt  **Marital status:** Married  **Military status:** Exempted  **Address:**Kournish El Nil - El Mohandseen Towers - El Maadi,Cairo, Egypt  **Tel:** (00202) 25282555  **Mob:**(002) 01000035557 / 01005289388  **E-mail:** Mohamed.fa.hassan@gmail.com |
| **Education** | **Master:**  Mini MBA certified from Warnbrough College United Kingdom and DPIC Egypt ,  validated by British council Egypt (2012)  **University:**  Faculty of law, Cairo University, (2000)  **School:** K.G. - High School, La Rose Du Liseux Language School, (1981-1994) |
| **Work Experience** | ***Audi bank- Egypt (July 2007-Till October 2018)******Operations*** **Centralized Account Opening & Legal Seizure Departments Head(Sep 2017-Till Oct 2018)**   * Monitors, control & reviews all daily tasks in the two departments. * Ensure timely & accurate processing of all daily work in the different units in the two departments * Follow up the newly opened accounts execution * Follow up the daily captured signatures (individual, corporate and banks) * Follow up the received files until execution. * Follow up the daily modifications needed from different parties. * Follow up KYC updates * Follow up FATCA daily tasks and pre-existing files * Follow up discounted checks in CIF and account opening process * Follow up all pending and outstanding issues to facilitate completion. * Follow up all systems queues. * Facilitate & participate in the new core banking system( **Flex cube)** * Follow up central accounts emails received and ensure proper replies. * Follow up compliance requirements related to account opening and FATCA. * Follow up the central filing areas. In addition, prepare new areas when needed. * Provide support to branches and all head office departments. * Prepares weekly and monthly reports * Train, develop and motivate exist and newly hired staff * Update C.A.O & legal seizure procedures regularly. * Updating capacity plan of department when needed. * Participate in enhancing our checklist with compliance and legal when needed * Follow up daily reports and ensure that it is all saved and handled. * Share in operations strategic planning. * Follow up on CBE reports remarks. * Follow up on audit remarks to avoid reoccurrence * Report any violence to compliance and risk during daily monitoring. * Ensure that all files or documents requested from compliance or audit are tracked and sent on   time.   * Ensure that workflow between all involved parties in handling legal seizure orders are going smoothly. * Ensure that all legal seizure orders are executed on timely manner & accurately. * Ensure that all legal seizure orders are updated on database system on daily basis. * Weekly follow up on employees working in legal seizure task force (in Mossadak Islamic branch)   to be updated with the progress done in mission.  **Centralized Account Opening Deputy Head (Nov 2012-Aug 2017)**   * Ensure timely & accurate processing of all daily work * Follow up the new opened CIF queue * Follow up the processing for received files * Controls daily blocking and de blocking accounts * Participate in daily sheets controls and feeding updated data and control * Handling our daily reports * Provide support to branches and other departments. * Follow up central accounts emails received and ensure proper replies * Follow up all pending and outstanding issues to facilitate completion * Assist the department in the absence of head of the department * Ensure that requests and documents presented comply with the roles and procedures * Revise all modifications and updates done through System and validate them * Contact the concerned parties for pending issues and problems * Ensure proper filing for all documents. * Ensure cases that need documents or data are returned to the concerned party with the reason * Participate in procedures review and amendment * Replace department head in his absence. * Participate in the new core banking system (FLEXCUBE) * Handling all FATCA unit head tasks. * Follow up on audit and compliance remarks to avoid reoccurrence * Report any violence immediately to compliance and operational risk  ***Retail***  **Collections Senior Supervisor (July 2008 – Oct 2012)**    Making collection system with the assistance of retail MIS manager in 2008    Tracking collectors’ daily productivity & work on maximizing their performance.   * Sending a daily report to the high management showing the productivity & roll rates of the collectors. * Sending Proactive calls to collectors on weekly basis to inform customers with all needed information concerning their facilities to avoid delinquency in the future. * Tracking daily MIS impairment & forecasting in order to assure achieving reasonable amounts within the bank budget. * Taking corrective actions needed in case unusual trends appears in impairment or forecasting figures. * Making collection monthly strategy with the collection head and circulate it to the department. * Making recommendations for changing and refining existing policies and procedures to improve efficiency, cost effectiveness and portfolio quality/performance. * Discovering high risky accounts by sending non starters analytical report to the high management & concerned parties on a monthly basis. * Discovering fraud cases in early stages and take corrective actions with concerned parties to finalize the cases and to avoid similar issues in the future. * Check daily bookings & do needed actions in case of any errors. * Handling payroll accounts and doing all needed holds in case of delinquency.    Ensure that negative list accounts were sent to Central Bank of Egypt on a monthly basis.   * Client behavior (check the payment regularity of the clients to approve either to grant them another facility or toping up their loans.)   **** Company behavior (check the behavior of the CO. with our bank and the behavior of its employees and check if the co. abide with the deal with the bank or not.)   * Total loss cases & Death cases (Follow up the cases with the related branch and with the insurance co. to ensure settling the loan amount.) * Releasing warranty checks (check the regularity of payment to release the warranty checks that already signed by the customer). * Checking secured loans & doing needed escalations in case of any release needed. * Handling all refunds.    Referrals for outsource collections agency   * Handling VIP accounts. (Clients & Clubs) * Handling all requests sent to IT/ Admin/ HR/ Engineering.    Sample checking & call monitoring  Doing monthly score cards for the collectors.   * Training staff. * Reviewing & updating collection manual.   -- Handling all collections special projects and all projects between collections and other departments.  This projects includes for example handling all missing or incomplete process, handling internal Audit  report comments and close it, making SLA (Service Level Agreement) needed between collection and  other departments , involvement with other departments in making CRM system……..etc)  **Consumer Lending Credit Admin Supervisor (July 2007-Jun 2008)**   * Sending a daily report to the high management (Retail status report shows all the approved, rejected,   pending credit cards-auto loans-personal loans)   * Prepare the daily reporting forms for customers with executed, activated and opened limit facilities   exceeding 30,000 EGP and send it along with copies of customers IDs to the Corporate Credit  Administrator to be reported to Central Bank of Egypt.   Add credit cards limit on customers shadow accounts on Bank mate system.   Add the limits of overdraft against deposit to customer’s accounts on Bank mate system.   Sample checking on the retail facilities files in branches to ensure completion of past due documentation.   * Ensure that all the new cases was received by the team & recorded on the daily tracking sheet & sent to the   responsible employee to study the case.   Ensure that CBE investigation & outsource investigation was done for the customers.   Ensure that all the branches were informed about the missing documents for the pending cases.. |
|  | ***Mashreq Bank - Dubai - UAE (June 2006 - Jan 2007)******Operations*** **Treasury & capital markets Team Leader**   Updating the overdraft interest rates of all margin customers on the first working day of each month   Increase/ decrease the margin limit.   Monitoring LTV report (Loan to value) and reporting to Mashreq Securities if the LTV of any customer exceeds 70%.   * Weekly checking of the portfolio reconciliation of DFM (Dubai financial market) and ADSM (Abu Dhabi   market) accounts and reporting discrepancies to M.S for rectification.   Calculate the Nominee commission and ensure posting to the accounts on settlement dates.   Checking the settlement vouchers to ensure correctness before posting.   Ensure all transitory accounts balances are zero’s at the end of each day.   * Monitoring the NBD (National Bank of Dubai) and NBAD (National bank of Abu Dhabi) accounts and   ensure having enough funds.   Calculating OD interest on un-posted items and debiting the customers accounts.   * Monitoring the BOD (Beginning of day) and EOD (End of day) process and ensure that they are done   on time.   Checking the daily voucher posting.   Reporting the Head office trades to CAD unit when trades take place.   Monitoring Head office account on daily basis to ensure that all trades are reported to CAD unit.   Checking the Transaction Errors.   Checking overdrafts.   Doing Freeze and Release needed on a daily basis.   Checking M.S clients’ online trading.   * Calculating the Commission discount for VIP clients at the end of each month and pay them back after obtaining approval from Head of TCM. |
|  | ***Citibank – Egypt (Sep 2002 - June 2006)******Operations-Custody - Global Transaction Services***  **Corporate action unit (Feb.2006 - June 2006)**   Repairing wrong instructions sent by customers on system.   Contacting customers to send the missing instructions before cut of time.   Sending reports to other banks (HSBC-CIB) regarding the clearing clients.   Ensuring that all pending T.Bills and T.bonds trades are marked with a proper fail code.   * Sending a daily report to the Trops unit regarding all the trades that should be settled before the cut of   time of CBE (Central bank of Egypt) to enable them to inform the CBE of all the trades between our clients and the bank or our clients & other banks (as per CBE regulations).   Doing settlement for T.Bills & T.Bonds trades.   Doing all FX (Foreign Exchange) deals.   Sending a daily report to Trops unit regarding all the internal movements between clients.   Giving approvals for all internal transfers.   Ensuring that reconciliation is done on a daily basis.  **Customer Service Unit (Nov 2005 – Feb 2006)**   Ensuring that all pending equity trades are marked with a proper fail code.   Ensuring that all queries are responded in timely manner.   Answering all clients inquiries through the phone or by mail   Contacting customers to send missing instructions.   Sending pending trades report to clients on a daily basis.   Confirming FX (Foreign Exchange) deals via E-mail to clients.   Making a logging to all daily queries (mails -phones) on WIS System.   * Sending WOR report to the Global Management on a weekly basis (report shows all the activities of the department during the week).    Giving approvals for internal transfers.   Opening new accounts on system as per customers request (Sub accounts-Master accounts).  **Settlement Unit (April 2005 – Oct 2005)**   Running the beginning of day.   Repairing wrong instructions sent by customers.   Giving a daily feedback to the local brokers on their reports regarding settled & pending trades.  Providing the local brokers with the clients’ names, safe keeping accounts & unified codes to enable them to execute the trades for the right clients in the market.   Making manual input for instructions sent by non-mift clients.   Making pre match & settlement for buying & selling trades.   Making all necessary debits & credits on cash system.   * Running accounting entries after finishing settlement & ensuring that all process of end of day is done.  ***Retail -Collections***  **Golden credit cards Team leader (from Nov 2004 – March 2005)**  Tracking collectors’ daily productivity & performance.   * Sending a daily report to supervisor showing the productivity of the collectors. * Ensuring customer Satisfaction. * Handling any problematic accounts or complaints.   **Credit Cards Collector (Sept 2002 – Oct 2004)**  Following up on delinquent customers who failed to pay their payments dues to Citibank through  tele-calling   * Ensuring that customer service approach is conducted during the call & report any complain from customers to related departments.    Providing feedback to collection supervisors regarding problems related to process or customers.   * Reviewing customer’s balances (liability products) held with the bank, saving certificate, time deposit,   current accounts, & provide approvals & disapprovals to the branches regarding the settlement of the obligations to the bank through breaking their balances. |
| \_\_      **Courses** | ***Lawyer Kamal El Mohandes office (April 2001 – April 2002)***  Attending courts meetings.  Studying cases   Preparing contracts & documents..   * Finalize documentation at different courts & police stations.   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  ***Banking courses and others :***   * Operational risk awareness (Audi Bank) * Coaching & Management (Audi Bank) * Collection strategy and process (Audi Bank) * Introduction in Islamic banking (Audi Bank) * Anti-money laundry (Audi Bank) * Anti-money laundry (Citibank) * Continuity of business (Citibank) * Negotiation skills ([Egyptian Banking Institute‏](http://www.google.com.eg/url?q=http://www.ebi.gov.eg/&sa=U&ei=Ez3DT4jSDcyfOsLF2NEJ&ved=0CBQQFjAA&usg=AFQjCNELFme9wbqdNbhztgFmaBjmz9sg4g)) * Retail Credit ([Egyptian Banking Institute‏](http://www.google.com.eg/url?q=http://www.ebi.gov.eg/&sa=U&ei=Ez3DT4jSDcyfOsLF2NEJ&ved=0CBQQFjAA&usg=AFQjCNELFme9wbqdNbhztgFmaBjmz9sg4g)) * Presentation skills ( Knowledge center) |
| **Skills** | Language skills:   Perfect command in Arabic & English (spoken & written).   French (Fair)  Computer skills:  Word, Excel, power point & Internet.  Personal skills:   Management skills  Decision-making skills.   Hard worker & fast learner.  High productivity   Ability to work under stress.  Problem solving   Excellent Communication & Negotiation skills. |

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| **Certificates** | * Certificate of excellence (Audi bank) 2007 * Collection workshop (Audi bank) 2010 * Certificate of excellence (Audi bank) 2011 * Mini MBA (Warnbrough College United Kingdom) 2012 * Retail Credit Management ([Egyptian Banking Institute‏](http://www.google.com.eg/url?q=http://www.ebi.gov.eg/&sa=U&ei=Ez3DT4jSDcyfOsLF2NEJ&ved=0CBQQFjAA&usg=AFQjCNELFme9wbqdNbhztgFmaBjmz9sg4g)) 2012 * Certificate of Appreciation (Audi bank) 2017 |