

KHALDOUN MECHREF

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Career Overview

A results-driven, highly motivated and energetic Bank Relationship and Portfolio Manager, with a diverse background across the services industry, and more than 12 years of distinguished professional achievement in: excellence customer service, managing portfolio, investments, insurance, retail banking, wealth management and business intelligence reports.; Strong knowledge of financial products and services, financial markets and economic environments.

Career Experience

PRIVILEGE RELATIONSHIP MANAGER

ADCB BANK UAE

JAN 2010 TO PRESENT

- Manage relationship with investment clients on an ongoing basis and provide regular market and portfolio updates to increase engagement with clients and increase investments business.
- Enhance the sales opportunities within the investments client base with different products like **Bancassurance, Bancatakaful**, and several local and international world class mutual funds (**Al Nokhitha ,ADCB MSCI UAE Index , Fidelity , Alliance**)
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- Building a solid relationship with the client to ensure they remain loyal and longstanding customers of the bank.

CUSTOMER RELATIONSHIP OFFICER

JAN 2008 TILL DEC 2009

- Following a daily established sales activity pattern to meet and exceed the targets for mortgages, Small Business and personal and smart loans, Credit cards, fixed deposits, overdrafts, and accounts by recommending the cases to the credit department after evaluating them according to the bank's products policies.(Both Conventional And Islamic Products)
- Reporting several daily and monthly MIS (Sales Achievements, Evaluations, Targets) to Branch Manager and Area Manager and Coordinating with other Departments (Sales, Credit, Collection, Operations)
- Maximizing the retail banking options (Personal Loans, Credit Cards, Payroll accounts) by means of relationships.
- Providing ADCB customer the support to open accounts and manage their investment needs.
- Liaising with various internal departments (Credit, Credit Admin ,collections and compliance etc) for smooth and quick turnaround of transactions. (Follow up with other bank departments to expedite processing of customer related issues and documentation.)

Key Achievements:

- achieved the Highest Score of Performance in the Evaluation for 2008
- achieved the Highest Score of Performance in the Evaluation for 2012
- achieved the CEO award in 2013 for being the Top performer in sales
- achieved the CEO award in 2016 for service excellence

CREDIT ANALYST

CITI BANK UAE

DEC 2005 TO DEC 2007

- Evaluating loans applications according to credit policy guidelines, ensuring strict adherence to credit approval process.
- Making of recommendations on policy /process improvements.
- Ensure acceptable work quality with minimal errors.
- Show vigilance in identifying fraudulent /forged documents and incorrect information and report to all concerned people for further investigation.
- Ensure regular feedback and clarity of communication to sales regarding daily applications and with collection on related issues to avoid booking of delinquent customers.

- Handling daily and monthly MIS reports for the unit (MIS tracker, Hands off, cancellation & rejections)
- Verified about customers' incomes by contacting their company's authorized personnel only for products like credit cards and loans' applications.
- Responsible for doing checks on applications like Global Relationship Banking (GRB), Internal Banking/ Duplication Relationship (IB/ ID), Central Bank (CB), Special Designated National (SDN) and World Check (WC).

CITI PHONES QUALITY CONTROLLER

CITI BANK UAE

OCT 2004 TO DEC 2005

- Monitoring and observing the quality of the agents' calls to evaluate the performance of each and reporting their grades on daily and monthly bases.
- Preparing the quality MIS sheets and reporting to the quality head.
- Handling customers' inquiries on their accounts, personal loans, auto loans, time deposits, credit cards and investments. Including online banking services.
- Issuing, activating /deactivating and replacing customers' debit and credit cards (lost, stolen or damaged)
- Opening, renewing and closing time deposits.
- Solving customers' issues (Account blocks, returned /lost cheques, overdrafts, funds transfers etc...)
- Providing special services for citigold customers.
- Selling credit card applications, accessories, supplementary cards, internet cards and insurances.

Key Achievements:

- Achieved CITI BANK service champion for the months of June, July, August and September 2006.

Education & Training

Batchelor in Computer Science

Lebanese Technical Institute- Lebanon

1998-2003

Trained and certified in compliance –AML- Operational Risk Management- Fraud control- investments and insurance products and credit policies and Islamic banking products.

Personal Information

Marital Status: Married

Nationality: Lebanese

Date and place Of Birth: June 15, 1978, Beirut

Languages: Arabic, English and Moderate in French

References Available on Request

