

# MOHAMAD BAYRAM



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## SKILLS

Banking

Banking Products Sales

Cross Selling

Loans Applications

Financial Product Knowledge

Portfolio Assessment

Financial Services and Advising

Financial Markets

Financial Statements

Accounting principles

Relationship Building and Management

Project Planning

Team Player

Risk Management

Exceptional Interpersonal Skills

Effective Multi-tasking

Microsoft Office

Flexible and Adaptable

## OBJECTIVE

Experienced Relationship Manager with wide knowledge about financial and banking industry. Accounting and Finance graduate holding an MBA focused in Project Management. Looking for an opportunity to work, learn and enhance my career.

## EDUCATION

**Cardiff Metropolitan University** 2013 - 2014  
Masters in Business Administration

**Rafic Hariri University** 2009 - 2012  
BS: Accounting and Finance

## EXPERIENCE

### SOCIETE GENERALE DE BANQUE AU LIBAN S.A.L.

Relationship Manager - Mass Affluent Clients 09-2017 - 04-2021  
Managed portfolio of high-net-worth clients.

Assisted customers with needs such as opening accounts, depositing or transferring funds, updating account details and signing up for new services.

Achieved goals for sale of bank products and services and exceeded performance metrics for customer service.

Communicated regularly with clients to understand needs, evaluate current product use and cross-sell new products.

Educated clients on available technological tools, enabling development and implementation of solutions to achieve personal financial goals.

Monitored issues carefully and reached out to customers to provide immediate resolution and maintain satisfaction.

Sold auto, home, life and other various insurance products to individuals using consultative selling techniques.

### SOCIETE GENERALE DE BANQUE AU LIBAN S.A.L.

Relationship Manager - Individual Clients 01-2017 - 09-2017  
Built and maintained relationships with new and existing clients while providing high level of expertise.

Planned portfolio solutions after carefully analyzing clients' financial health and future requirements.

Self-motivated Responsible  
Professional

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## PERSONAL DETAILS

Date of Birth : 01/01/1992

Nationality : Lebanese

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## LANGUAGE

English: Professional

Arabic: Native Speaker

French: Basics

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## SOCIETE GENERALE DE BANQUE AU LIBAN S.A.L.

Main Teller 10-2015 - 01-2017

Verified amount of cash in cash drawer against day's receipts, quickly identifying errors.

Completed highly accurate, high-volume money counts via both manual and machine-driven approaches.

Counted cash drawers and made bank deposits.

Served customers in a friendly, efficient manner following outlined steps of service.

## SOCIETE GENERALE DE BANQUE AU LIBAN S.A.L.

Teller 10-2013 - 10-2015

Performed customer transactions for money orders, checks, deposits and withdrawals.

Sold and cross-sold bank products to new and existing customers.

Identified sales opportunities and referred customers to branch partners in financial services.

Processed customer transactions accurately and efficiently.

## ACHIEVEMENTS & AWARDS

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May 2021: Financial Markets – Yale University

May 2021: Economics and International Business - International Business Management Institute