## Elie Michel Haddad

## PERSONAL DATA

Birth date : 25.08.1985 Marital status : Married Nationality : Lebanese

Address : Mansourieh – Sami Solh Street – Kouzi Bldg. – 1<sup>st</sup> floor.

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# **WORK EXPERIENCE:**

## Lebanese University

2016-Present

Instructor of Accounting I, Accounting II and Corporate Accounting Faculty of Economics and Business Administration

## **Byblos Bank SAL**

## Relationship Manager

## **Corporate Banking**

2012-Present

- Follow market trends and developments to increase the bank's business in established and developing markets.
- Maintaining existing relationships and identify new business opportunities.
- Ensuring appropriate credit process discipline: timely review/renewal of credit lines.
- Prepare credits packages
- Monitoring the activity of the portfolio.
- Ensure credit compliance with local policies.

## **Skills:**

- Considerable knowledge in analysing financial statements
- Considerable knowledge of credit and credit quality
- Proven leadership with excellent interpersonal communication skills
- Considerable knowledge and experience in managing and growing a large and complex portfolio of commercial loans
- Excellent judge of potential qualified clients/deals

## Personal Banker - Main Branch

2008-2012

- Selling & cross-selling banking products such as retail loans, credit cards, housing loans, small business loans, and others.
- Contribute in the achievements of the branch yearly target.
- Assist customers by choosing the adequate loan depending on their specific needs.
- Ensure that the Bank policies are applied.
- Contact prospective customers to determine their needs and promote the bank services

## **EDUCATION:**

# Master in Business Administration2011 -2013École Supérieure des Affaires (ESA), Beirut - Lebanon2011 -2013DESM (Diploma in Higher Managerial Studies)École Supérieure de Commerce de Paris (ESCP), Paris - FranceMaîtrise: Audit and Accounting2009-2010Lebanese University (Section 2), Beirut - Lebanon2005-2008Bachelor of Business Administration in Audit and Accounting2005-2008Lebanese University (Section 2), Beirut - Lebanon2005-2008

2004-2005

## **TRAININGS:**

## **Bank Credit**

Achieved with a merit grade

## **Banking Ethics**

Achieved with a merit grade

## Lebanese Financial Regulations (LFR)

Achieved with a merit grade

## **International Introduction to Investment (III)**

Achieved with a pass grade, accredited by Chartered Institute for Investment and Securities - CISI (Banking and Finance Qualifications)

## **International Seminar at ESCP Europe, Paris - France**

Official Lebanese Baccalaureate – General Science (SG)

Collège du Sacré-Cœur, Gemmayzé - Lebanon

Courses achieved: "Entrepreneurship" and "Negotiation"

## Byblos Bank, Lebanon

Certificate in retail lending: "Risk and Management"

## Attended the following seminars at Byblos Bank:

- Financial statements analysis-Advanced
- Banking operations
- Letters of credit
- Letters of guarantee
- Internal Audit: Control Awareness
- Banking Legal Aspects
- Retail products sessions: Personal loan, car loan, Bancassurance, cards
- Small business

## **LANGUAGES:** English: Very Good French: Very Good Arabic: Excellent