

JOSEPH JOURAIJ

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Nationality: Lebanese-Australian



Bank Branch Manager with 14 years of experience in lending consumer and commercial loans, customer relationship, portfolio management and team leadership.

Professional Experience

Branch Manager- BSL Bank- Jbeil-Lebanon	2017-Current
<ul style="list-style-type: none">• Promoting and marketing the banks retail products and deposits• Meet existing and new customers (individual, SME and corporate clients)• Deliver balanced growth of all the products, balance sheet growth and profitability of the branch• Ensure high level of customer service• Set and monitor sales target and evaluate staff performance• Adhere to the bank standards and procedures, and comply with all regulations/applicable laws	
Assistant Branch Manager (Sales)- Byblos Bank -Kousba-Lebanon	2017
<ul style="list-style-type: none">• Promote bank's retail products (Retail loans, cards, checkbooks, bancassurances, capital markets, ect.)• Issue and manage commercial loans (Term loans, post financing), by ensuring a proper renewal upon client's request.• Review and approve on the retail files prepared by the sales team in the branch before getting the authorization on the retail system from the Branch Manager• Achieve the assigned yearly retail sales budget	
Assistant Relationship Manager (SME)-Byblos Bank-Tripoli-Lebanon	2015-2017
<ul style="list-style-type: none">• Initiate new relationships, maintain and develop existing relationships• Conduct site visits to clients and document all information for close risk monitoring• Ensure appropriate credit process discipline: timely review/renewal of credit line, proper renewal of legal documentation, proper approval of availments and excesses ect.	
Financial Controller - Byblos Bank -Jbeil-Lebanon	2010-2015
<ul style="list-style-type: none">• Prepare monthly financial control reports• Review monthly basis security position handled manually by accounting team• Review and prepare monthly basis subsidiaries and foreign Branches internal accounts and Profit & Loss transactions• Review debit transactions over commission received categories in Byblos SAL• Ensure adequate utilization of interest rates according to grids applied in the Bank	
Personal Banker - Byblos Bank – Tripoli-Lebanon	2008-2010
<ul style="list-style-type: none">• Open bank accounts• Sell banks cards, securities, certificate of deposits and bancassurance products• Sell bank retail products (Personal, Housing, Small business loans)	

- Prepare income and balance sheet statements for small business clients
- Execute inward and outward transfers
- Prepare embassy certificates
- 2nd Prize Certificate of Achievement for Best Sales Performance (2009)

Personal Banker - Citibank–Castle Hill–Australia

2007- 2008

- Build relationships with existing and new clients
- Provide general and investment advice
- Make FX deals, open new deposit accounts, dual currency accounts
- Sell structured products and Managed Funds
- Organise meetings with clients and conduct investment seminars

Education & Trainings

- Bachelor of Commerce (Finance & Human Resource Management)- University of Wollongong- Australia (2003-2006)
- Branch Management Executive Program – Association of Banks in Lebanon (2019)
- Real People Management – Trace (2018)
- Advanced Selling Skills – Trace (2018)
- Commercial Banking Analysis – Banking Financial Institute (2018)
- Lebanese Financial Regulations Certificate – ESA Business School (2013)
- Ernst & Young IFRS Completion Certificate (2011)
- Financial Statements Analysis of Banks Certificate (2011)
- Microsoft Excel Advanced Level – Formatech (2011)
- Byblos Bank Retail Lending: Risk & Management Certificate (2010)
- Starmanship: Corporate Image & Business Etiquette Training (2010)
- Diploma of Financial Services in General and Investment advice(DFS) (2008)
- Citibank Regional Foreign Exchange Accreditation (Kaplan) (2008)
- Citibank Regional Dual Currency Accreditation (Kaplan) (2008)
- Citibank Regional Structured Products Accreditation (Kaplan) (2008)
- Citibank Regional Managed Funds Accreditation (Kaplan) (2008)

Language Proficiency

- English (Fluent in Spoken and Written)
- Arabic (Fluent in Spoken and Written)
- French (Basic Communication Level)