

Abdullah Al Mutlaqah

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Results-oriented Bank Manager with over 8 plus years of experience in the Finance domain. Experience in sales and branch management, loan management and general bank operations with broad-based success in leading strategies that increase sales, revenue and profitability results. Proven success at start up and turn around operations, personnel management, P&L management. Strong operational acumen, extremely sales driven and the ability to execute multiple projects simultaneously. Implemented a strong integrity, highly ethical, and exceptional customer service mindset for the organization.

Core Competencies

- Bank Audit and Compliance
- Managing People
- Risk Management
- Investment Banking
- Business Ethics
- Customer Service Management
- Managing Multiple Priorities
- Analytical mind
- Professionalism

Professional Experience

Branch Manager (2015 - 2019)

AI Bilad Bank

Responsibilities:

- Brings new customers in order to boost bank's profits.
- Sets targets and goals for the bank branch and makes sure they are met.
- Train staff and ensure that the branch under his supervision maintains high service standards.
- Direct all operational aspects including distribution operations, customer service, human resources, administration and sales.
- Assess local market conditions and identify current and prospective sales opportunities.
- Develop forecasts, financial objectives and business plans.
- Meet goals and metrics.
- Manage budget and allocate funds appropriately.
- Bring out the best of branch's personnel by providing training, coaching, development and motivation.
- Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities.
- Share knowledge with other branches and headquarters on effective practices, competitive intelligence, business opportunities and needs.
- Address customer and employee satisfaction issues promptly.
- Adhere to high ethical standards, and comply with all regulations/applicable laws.
- Network to improve the presence and reputation of the branch and bank.
- Stay abreast of competing markets and provide reports on market movement and penetration.

Branch Manager (2013 - 2015)

Riyadh Bank

Responsibilities:

- Exercises authority concerning staffing, training, performance appraisals, promotions, career development, salary actions and terminations of subordinate personnel.
- Maintains a high level of employee morale to minimize turnover and maximize customer service satisfaction.
- Develops a quality loan portfolio to obtain the bank's loan growth objectives.
- Accepts, counsels, analyzes, collects and reviews required documents to initiate the loan processes. Monitors loan portfolio to correct loan document exceptions and services the loan portfolio to reduce past dues and charge offs.
- Responsible for ensuring deposit growth to obtain the bank's deposit growth objectives by promoting the bank's products and services. Monitors and makes decisions on assigned DDA accounts related to overdrafts, service charges, return items, charge backs, etc.
- Communicates and implements new ideas and marketing strategies within branch market area to improve sales, cross-sells, marketing, and staff development.
- Implements corporate culture through reinforcement of quality service and teamwork and maintains a high level of employee morale within the branch.
- Develops retail and commercial business through expansion, retention, and development strategies.
- Ensures branch compliance with audit and regulatory procedures.

Customer Services Supervisor (2012 - 2014)

Riyad Bank

Responsibilities:

- Overseeing and assessing customer service staff activities, and providing them with regular performance-related feedback.
- Strategizing and monitoring daily activities of customer service operation.
- Assisting customer service staff with duties where required.
- Training staff in areas of customer service and company policies.
- Managing cashier coverage and customer flow to ensure proficient customer service.
- Monitoring and authenticating returns, exchanges and voids.
- Investigating and solving customer service complaints.
- Assisting with development and implementation of service policies, and explaining these to staff and customers.
- Maintaining documentation pertaining to customer service department activities.
- Performing additional duties where needed.

Customer Services Agent (2007 - 2012)

Riyad Bank

Responsibilities:

- Welcome customers to obtain information and explain available services.
- Cross selling all the bank's products.
- Increasing the branch customer base.
- Ensure service excellency.
- Contribute to the profitable growth of the bank in line with the strategic guidelines and the bank policies and procedures.
- Perform an outside calls to increase the branch customer base.
- Feed the system with all information obtained from customers.
- Open all types of accounts (current, savings, time deposit, saving certificates).
- Answer Customer inquiries and correct errors.
- Presents funds received from customers to the Teller for deposit & obtain receipt for customers.
- Helps customer complete any application.
- Receiving complaints from customers & register them & deliver it to the concern person.
- Solve client's problems within his responsibility.

Education

- Diploma of Technology Networks, New Horizons Institute (2007).

Courses & Certificates

- Qualifying Program for Branch Staff.
- Network and Maintenance.
- Selling Skills.
- Advanced Program for Branch Staff.
- Specialized Islamic Banking Products.
- The Customer Centric Salesmanship.
- The Specialized Course (Time management, Sales Plan, Outstanding Service).
- Certified Professional manager CPM.
- Compliance Awareness, AML/CTF and Financial Froud.
- Professional Skills for Managers.
- The Compliance Program.
- Welcome to Riydh Bank Course.
- The Retail Banking Professional Foundation Certificate.
- Microsoft Approved Course.
- English 101 & 102.
- Branch Manager Accreditation Program.

References Can be Provided if Requested