

MOHAMMED AL YAMI

CONTACT

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TRAININGS

- Effective communication skills, Financial Academy
- Compliance awareness, Riyad Bank
- Prepare & evaluate an economic feasibility study, Financial Academy
- Customer Care, Al Tawail institute.
- Social skills training. Al Tawail institute.
- Principles of banking practices. Financial Academy.
- Methods of Detecting Counterfeiting & Forgery in Banknotes & Documents. Financial Academy.
- Anti-money laundering (AML) & Risk. Riyad Bank.
- Time Management. Riyad Bank
- Human Resource Management. Riyad Bank.
- Problem-solving. Riyad Bank.
- Compliance & business protection. Riyad Bank
- Anti-money laundering (AML) . Riyad Bank (online)
- Administrative control over operations. Al Tawail institute.
- Credit Card operations. Riyad Bank
- Operational Risk. Riyad Bank
- AML & KYC . Riyad Bank
- information security and compliance. Riyad Bank
- Anti-money laundering (AML) & KYC . Riyad Bank
- Business continuity. Riyad Bank
- Compliance & business protection. Riyad Bank
- Anti-money laundering (AML) & CTF. Riyad Bank
- Cyber information security & privacy. Riyad Bank

PROFESSIONAL SUMMARY

Dynamic leader with 15 years of experience in personal banking management and organization. Meticulous and strategic in loan management and planning for reliable banking support. Focused on diligent risk analysis for improved financial security.

EDUCATION

Banking Diploma : Financial & Banking , 02/2007
Financial Academy - SAMA - Riyadh, Saudi Arabia

Diploma : Computer Programing , 05/2003
Al Jazeera Institute

WORK HISTORY

Senior Manager - Team Leader, 05/2007 to Current
Riyad Bank - Head Office , Personal Loans - Riyadh, Saudi Arabia

- Evaluate credit worthiness by processing loan applications and documentation within specified limits.
- Creating credit scoring models to predict risks
- Approve or reject loan requests, based on credibility and potential revenues and losses
- Preparation and implementation of loan policies for unsecured products, including Acquisition, Cross-Sell & Risk.
- Follow up with clients to manage debt settlements and loan renewals
- Monitoring and management of portfolio through monthly portfolio analysis.
- Monthly presentation to senior management about the health of the portfolio.
- Training of underwriting units in terms of new policies.
- Develop, review and update our bank credit policies.
- Improve the profitability of the credit cards and loan portfolios through analytically grounded strategies.
- Review and ensure the effectiveness of business investment to maximize returns and learning; develop plans and business cases for strategy implementation
- Lead analysis, develop strategies and implement cards and loans initiatives to improve the business profitability
- Interview applicants to determine financial eligibility and feasibility of granting loans.
- Provide leadership and direction for employees, supervising activities to drive productivity and efficiency.
- Led performance reviews and tailored employee feedback to facilitate professional development.
- Determine all applicable ratios and metrics and set up debt payment plans

- Etiquette of communicating with people. Riyad Bank.

- Analyzed Key Performance Indicator (KPI) data to identify trends and achieve team goals.

Procurement Officer, 01/2005 to 12/2005

Al Yamamh Trading Company - Riyadh, Saudi Arabia

- Generated weekly, monthly, quarterly and yearly reports on purchasing operations.
- Projected procurement requirements to order exact stock for project needs.
- Coordinated store and production teams to meet specified delivery requirements.
- Implemented policies to reduce cost and eliminate waste.