

CV

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CLUSTER (SALES AND BRANCH) MANAGEMENT

◆ Sales and Marketing – Product Development - Retail Banking ◆

A proven track record and over 20 years experience, building, leading and motivating teams. Most recently as a Cluster Manager delivering outstanding results in a sales environment. Expert in managing the performance and development of individuals. Also possessing a strong background of commercial and financial expertise of the broader retail banking environment and a thorough understanding of the overall strategic objectives. Now looking to make a continued significant contribution for a company that offers a high On Target Earnings (OTE) and an opportunity for career development within a similar sales environment that rewards on merit and hard work.

AREAS OF EXPERTISE

- Sales and Marketing Strategy
- Strategic Planning
- Building Customer Relationships
- Maximizing Efficiencies
- Business Development Planning
- Leadership
- Sales Campaigns
- Budgeting / Reducing Costs
- Business & Lending Analysis
- Shariah Compliant Products
- Risk Management
- Quality Assurance



PROFESSIONAL EXPERIENCE AND SIGNIFICANT ACHIEVEMENTS

Saudi Hollandi Bank (2004 - Current date)

Saudi Hollandi Bank, was the first operating bank in the Kingdom of Saudi Arabia, (founded in 1926) and offers a comprehensive range of financial solutions (both Islamic & conventional) tailored to customers' needs: Preferred banking services, Wealth Management (through our investment arm Saudi Hollandi Capital), Personal Finance, Home Finance, Credit Cards, Telephone Banking, Personal E-Banking.

CLUSTER MANAGER

Jan 11 - Present

- Handling main branch responsibilities, leading 4 other branches, P&L, and the Western Area Training Center. Delivering outstanding customer experience, through effective business and people leadership.
- As an effective ambassador for the brand with key influencers in the local business community, delivering branch performance across all areas of service, control, people and income.
- Optimized the customer experience in all branches across the cluster, through the establishment and development of customer focused teams.
- Developed and delivered a cluster level business development plan.
- Facilitated individuals' personal and career development.
- Established and maintained clear, effective communication channels that enhanced employee engagement.
- Set up Branches Strategies and Plans, and closely managed the budget and maximised operational efficiencies.
- Implemented the "preferred banking" program that provides an unsurpassed level of service and attention to detail, transforming routine banking into a whole new art form.
- Instrumental in promoting company as a leading brand within the local business community.

LARGE BANK MANAGER

May 08 – Jan 11

- Managing a team of 20 fulltime staff as well as the branch's budget whilst providing the highest level of customer service and outstanding sales whilst exceeding growth and performance targets.
- Produced a 25% increase in business whilst driving major change initiatives and managed risk.
- Mentor to newly appointed Personal Bankers and Local Business Managers
- Conducted effective product awareness and knowledge sessions for staff.
- Attained 100% retention of my customer base and referrals received from existing customers.
- Exceeded all targets: Increased new lending by 200%. Achieved 190% of annual target in cross sales.
- Received notable commendations from customers.

PROFESSIONAL EXPERIENCE AND ACHIEVEMENTS (CONTINUED)

SENIOR NETWORK SALES MANAGER

Jul 06 - Apr 08

Personal Banking Group, Saudi Hollandi Bank:

- Sold credit card, personal loans, and personal finance products with significant portfolio increase.
- Recruited trained and established a sales staff force in Western Area's branches, whilst conducted training and product knowledge sessions for staff all of which significantly increased staff retention, morale and profits.
- Prepared and managed yearly sales plans with all concerned parties.
- Carried out competitor analysis surveys that provided useful Management Information.
- Significantly enhanced product awareness in the region.

PRODUCT SALES MANAGER

Jul 04 - Jun 06

Credit Card Center, Saudi Hollandi Bank:

- Established the Western Area Credit Card Center from conception including recruitment, training and the implementation and development of all systems and procedures.
- Sourced, trained and developed a mobile sales force and supervisors.
- Established and developed sales methods in all Western Area Branches.
- Responsibilities and achievements also commensurate the Senior Network Sales management appointment above.

EXECUTIVE MANAGER

Oct 97 - Jul 04

Hussam Est., for Trading - Jeddah, Saudi Arabia:

- Prepared and managed strategic plans.
- Opened 12 new branches, based on marketing surveys, controlled all expenses and the budget from site identification, systems development, recruitment and training to being a market leader in all regions.

ASSISTANT PRODUCT MANAGER

1994 - 97

Saudi Cairo Bank:

- Multi-faceted responsibilities included: marketing all new segmented ATM Cards "first launched in Kingdom"; as well as handling all Bank ATM Machines & "POS" Point of Sales Terminal" operations.
- Promoted and led a program called "Get Cash & Meal from our ATMs" "with our Joint Venture Partner "KFC" which generated a huge profit.
- Also responsible for Call Center and on Card Center operations.
- Spent quite a bit of time on secondment, working in Card Centers in the UK for British banks such as Lloyds, Barclays, Abby National, and Natwest.

EARLY CAREER SUMMARY

Training Coordinator	Saudi Aramco	1993-94
Travel Coordinator	Samarec	1991-93

PROFESSIONAL DEVELOPMENT

Bachelor Degree Accounting, King Abdulaziz University, Jeddah. 1992

Notable courses and seminars etc:

Principles of Banking, Effective Presentations, Service Excellence, The Merchant Acquiring Business, Branch Marketing, Plastic Cards for The Retail Industry, Time Management. Security and Safety, SPAN – Saudi Payment Network, Salesmanship, Tomorrow's Banking Environment, Advanced Money Laundry, Managing for Growth, Managing a Sales Team, Principles of Shariah Compliant Banking, Shariah Advanced Course, Managing Meetings, Compliance, Leadership, Relationship Management, Sales Management, Insurance Products and Sales Techniques, Small to Medium Enterprises' (SME) Finance, Financial Planning, Home Finance Products, Relationship Management, Customer Focus.

Commensurate with areas of expertise.

PERSONAL

Nationality: Saudi Arabian ID No. 1011874649.
Languages: Fluent in Arabic and English. Colloquial French & Italian.
Born: 1969.
Marital Status: Married.

References available on request.