



Fouad Kashif

Nationality: Egyptian **Date of birth:** 19/09/1985 **Gender:** Male

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ABOUT ME

Head of operations in (QNB ALAHLI)

WORK EXPERIENCE

• Customer service agent (Mobinil) (2008 – 2009)

• TELLER (QNB ALAHLI) (2010 – 2014)

City: Cairo

Country: Egypt

Duties & Responsibilities:

- 1- Assist customers in their everyday banking needs; withdrawals, deposits, currency exchange, etc.
- 2- Utilize every chance to highlight products to customers, develop opportunities, and guide customer to appropriate point of contacts in the branch.
- 3- Accept and process cash deposits to opened accounts (current, saving, checking, overdraft, GL). Prove cash entirely.
- 4- Cash Checks and Remittance for non-clients beneficiaries within established limits and reserves (withdrawals, coupons, expense redemption).
- 5- Check the received cash/cheques for forgery and soundness and report the cases to the Head of Operations.
- 6- Exchange foreign currencies to the established dealer rates. Prove currencies entirely.
- 7- Use the core banking system to process transactions and verify customer signatures.
- 8- Count, prove, and packages currency and coins.
- 9- Register the outgoing/ incoming cash in the Tellers' Deposit/Withdrawal from Branch's Main Vault for local and foreign currencies.
- 10- Follow the related procedures and policies concerning cash operations and checks withdrawal.
- 11- Prepare the required monthly and quarterly permeant supervision reports.
- 12- Balance his cash and prepare daily and final currency position.
- 13- Perform a range of related duties and may assist other tellers within the group.
- 14- Apply the relevant regulations and instruction of CBE regarding foreign currency exchange and withdrawal.
- 15- Ensure correct functioning and implementation of the Permanent Supervision, Compliance and Money Laundering, Operational Risk, and Workplace Success Guidelines whenever and wherever possible.
- 16- Ensure correct adoption of policies and procedures in order to guarantee that QNB ALAHLI business is conducted in compliance with Local Laws, Internal rules and regulations, as well as, International Standards.

• OPERATIONS OFFICER (QNB ALAHLI) (2015 – 2017)

City: Cairo

Country: Egypt

- 1- Review and monitor branch expenses and charges. Review internal controls regarding segregation of duties, authorization of entries, opening of accounts, reconciliation, and security of payment systems.
- 2- Analyze branch financial position in cooperation with Operation Head & Branch Manager.
- 3- Prepare monthly reports in cooperation with the Operations Head and the Branch Manager.
- 4- Monitor and control work flow to improve productivity. Maintain the quality, systems, and structure of operations and service arrangements.
- 5- Make sure that proper controls are in place.

- 6- Process and issue fund transfers, bank drafts, certified checks, back office currency exchange, & discounted checks.
- 7- Assist Operation Head & Tellers in managing the cash area.
- 8- Review & follow up the swift messages and manual entries performed from Head Office.
- 9- Receive and record customer orders. Prepare transaction documents, check balance, place holds on funds as required, check endorsements and validity, apply charges, process accounting entries, post transactions, inform HO treasury, review system outputs, and issue advices & copies of payments as required.
- 10- Prepare correcting entries to general ledger and customer accounts after locating & reporting the error.
- 11- Ensure the proper functioning and implementation of permanent supervision system.
- 12- Contribute to the branch profitability through effective operations management and excellent service response to both current and prospective customers.
- 13- Ensure the correct functioning and implementation of the Permanent Supervision, Compliance and Money Laundering, Operational Risk, and Workplace Success Guidelines whenever and wherever Possible.

• HEAD OF OPERATIONS (QNB ALAHLI) (2018 - 2023)

Country: Egypt

- 1- Control and plan various activities of operations within established policies and procedures.
- 2- Monitor and control work flow to improve productivity. Maintain the quality, systems, and structure of the tellers and the financial operations.
- 3- Contribute to the branch profitability through effective operations management and excellent service response to both current and prospective customers.
- 4- Solve unusual problems arising from customers that require good judgment and on-the-spot decisions regarding cash transactions.
- 5- Monitor and analyze branches profitability.
- 6- Analyze branch annual budget profitability in coordination with the Branch Manager.
- 7- Review and/or examine documents presented under different transactions.
- 8- Review and monitor branch expenses and charges. Review internal controls regarding segregation of duties, authorization of entries, opening of accounts, reconciliation, assignment of work, and security of payment systems.
- 9- Recommend new services and procedures. Plan for business unit needs in terms of volume Projections, number of accounts, daily transactions, overdraft processing, and different customer statements.
- 10- Maintain coordination with related centers in Head Office specifically Cash Center to ensure efficient fund management.
- 11- Develop and train personnel to assume varied responsibilities in the area of operations.
- 12- Keep knowledge of domestic bank operations to be able to relate the needs of foreign customers with the requirements of domestic operations.
- 13- Act as the compliance officer and money-laundering correspondent of the branch.
- 14- Manage and organize all archiving and filing activities within the branch
- 15- Ensure the correct functioning and implementation of the Permanent Supervision, Compliance and Money Laundering, Operational Risk, and Workplace Success Guidelines whenever and wherever possible.

EDUCATION AND TRAINING

- **Bachelor degree of commerce and business administration English section", accounting Major.**
Grade: Good

Helwan University [19/09/2003 – 19/08/2008]

Country: Egypt

Website: <http://www.helwan.edu.eg/>

Schools: - Dar Eltarbia Language School – Eldokki

- Certificate: Secondary school degree

Country: Egypt

Website: <https://ig.dareltarbiah.edu.eg/>

LANGUAGE SKILLS

Mother tongue(s): **Arabic**

Other language(s):

English

LISTENING C1 **READING** C1 **WRITING** C1

SPOKEN PRODUCTION C1 **SPOKEN INTERACTION** B2

German

LISTENING B1.1 **READING** B1.1 **WRITING** B1.1

SPOKEN PRODUCTION B1.1 **SPOKEN INTERACTION** B1.1

(Planning to reach B2 by Dec. 2024)

Levels: A1 and A2: Basic user; B1 and B2: Independent user; C1 and C2: Proficient user

COURSES

Courses

- Cross selling skills (QNB)
- Customer Service orientation (QNB)
- Communication skills (QNB)
- Anti-Money laundering (The Egyptian Banking Institute)

COMPUTER SKILLS

Computer skills

- MS Word.
- MS PowerPoint.
- Internet.
- Ms excel

PERSONAL SKILLS

Personal skills

- Ambitious.
- Team worker.
- Hard worker.
- Has a high Self learning ability.

LONG TERM PLANS

Long term plans

- Have a Certified Management Accountant (CMA).

REFERENCES

References

- Available upon request.