



KH O L O U D B A K D A L I A

PERSONAL

Name

Kholoud Bakdalia

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UAE
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Marital status

Married

LANGUAGES

Arabic



English



Dedicated and results-driven professional with extensive experience in senior banking roles and expertise in customer service, as well as a proven track record as an accountant. Seeking a challenging position that allows me to leverage my comprehensive knowledge of financial services, exceptional customer relationship management skills, and financial acumen to drive strategic growth, operational efficiency, and financial excellence within a dynamic and forward-thinking organization.

WORK EXPERIENCE

Customer Service & Accountant

Sep 2014 - Aug 2024

Al Baraka Bank, Damascus

- Build and maintain strong relationships with high-value clients, providing personalized financial solutions and addressing their inquiries and concerns promptly and professionally.
- Oversee the financial accounts of clients, ensuring accuracy, compliance, and efficient management of transactions, investments, and portfolios.
- Offer expert financial advice to clients, including investment options, retirement planning, and tax optimization, to help them achieve their financial goals.
- Evaluate the financial risk associated with client portfolios, recommend risk mitigation strategies, and monitor accounts for potential issues or anomalies.
- Conduct regular reconciliation of client accounts, ensuring that financial statements, transactions, and records are accurate and up-to-date.
- Ensure adherence to banking regulations and industry standards, staying informed about changes in financial laws and guiding clients in compliance matters.
- Provide leadership and mentorship to junior staff, overseeing their work quality and supporting their professional development within the department.

Teller & Customer Service

Feb 2012 - May 2013

Al Ahli Bank, Cairo

- Offer top-notch customer service, including addressing inquiries, resolving issues, and assisting clients with their banking requirements, such as account transactions, inquiries, and maintenance.
- Oversee and handle cash transactions with precision, ensuring accurate counting, verification, and secure disbursement while following bank security and compliance protocols.
- Provide guidance and support to junior tellers, ensuring adherence to proper cash-handling and customer service procedures.
- Aid clients in managing their bank accounts, which may involve opening, closing, and updating various types of accounts, addressing associated administrative tasks.
- Verify and process diverse financial transactions, such as deposits, withdrawals, transfers, and payments, maintaining a high level of accuracy.
- Ensure adherence to all bank policies and procedures, particularly those pertaining to security, fraud prevention, and compliance with banking regulations.

EDUCATION AND QUALIFICATIONS

Banking & Finance Bachelor

2011

Higher Institute of Business Administration - HIBA, Damascus

SKILLS

Attention to Detail



Communication Skills



Problem-Solving

Financial Acumen

Leadership and Supervision