

# Curriculum Vitae

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**Job Title:** Digital Banking – Transaction Banking – Relationship Management



## Career objective, Strengths & Key Achievements

### Career objective:

A highly dedicated and proactive banking specialist with in-depth knowledge of Digital Banking, Funds Transfers, Treasury, Products Development, Trade Finance, Project Management, Risk, Credit, Compliance, Business Development and Relationship Management, gained over 30 years banking experience. Hoping to secure a position, where my abilities will be maximized, optimize productivity and improve customer experience.

### Strengths:

- Multi-dimensional tasks skills and adaptable to multi-cultures
- In-depth banking knowledge with sound credit background
- Strong interpersonal skills with in depth knowledge of GCC markets
- Ability to formulate business plans and achieve the desired goals
- Extensive networking across the GCC and global banks
- Strong communication skills and leadership qualities

### Selective key achievements:

#### Digital Banking & Transaction Banking:

- Established Transaction Banking Dept., (Digital Banking, Funds Transfers, Trade Finance, Cash Management, Liquidity Management, Sandbox compliance, On-Boarding and Customer Service)
- Successfully designed and launched Salary Online Banking System
- Successfully designed and launched Online Trade Finance System
- Increased Salary Online Banking utilization from 3% to 85%
- Converted 35% of clients to Payments Online Banking System
- Converted 40% of clients to LC/LG Online Banking System
- Registered more than 2,500 clients on Online Banking System
- Introduced Cash Concentration Product (cash sweeping for corporate accounts between banks in Kuwait)
- Introduced and launched Bulk Payment Upload on Online Banking System
- Introduced online Foreign Exchange Payments
- Introduced and launched SFTP (ERP to Server payment system)
- Project Manager for Online Dividends Payments paid via Kuwait Clearing Company
- Introduced and Launched OTP as 3-key authentication feature to Online Banking System
- Written policies & procedures for various products (Digital Banking, Trade Finance, Funds Transfers, Online FX, Cash Pick-up and Customized Cheques)
- Established a dedicated call center for corporate clients (2,500 clients)

#### Debt, Capital Markets, Syndicated Loans, Trade Finance, Factoring and Project Finance:

- Financed projects in various sectors, such as Electrical Cable, Plastic Pipes, Medical, Structured Steel, Rebar Factories, Recycling Paper, Ready Mix, Cement Blocks, Tents, Industrial Valves, Mattresses, Aluminum Extrusion, Oil Barrel, Sugar, etc. in excess of USD 750 Mio
- Introduced Factoring Business / Bill and Invoice discounting

- Project Manager for Debt Syndication Business
- Raised and documented more than \$ 50 Mio new bilateral Murabaha financing facilities for Reef Finance Company - Bahrain
- Closed a Private Placement for Rasameel Structured Finance - Saudi Arabia for USD 250 Mio
- Closed a Syndicated Murabaha for \$ 100 Mio for Ithmaar Bank, Bahrain
- Participated & arranged Murabaha deals totaling about USD 150 Mio for Corporate clients in Kuwait
- Invested in Nakheel's Sukuk, Dubai for USD 10 Mio
- Invested & acted as Lead Manager & Security Agent for a Sukuk Issue for \$ 200 Mio for Alahlia Investment Company – Kuwait
- Obtained Bi-Lateral three years Murabaha facility for \$ 170 Mio for Kuwait International Bank - Kuwait
- Spearheaded efforts to lead a number of Syndicated Loans for banks including, Ahli United Bank, Investcorp, Ahli Bank of Kuwait, in excess of \$ 650 Mio
- Overseen a distribution assets portfolio (Trade Finance and Loans) in excess of USD 800 Mio
- Outsourced Trade Finance business of Bank Muscat, Oman. Revenue in the circa of \$ 500,000 p.a.
- Joint MLA for 5-year Syndicated Loan for \$ 120 Mio for Bank of Bahrain and Kuwait, Bahrain
- Introduced and established Murabaha and Wakala commodity-based business at APICORP
- Participated in corporate finance deals, such as Aluminum smelter, Aircrafts and Hotels
- Confirmed Oil LCs for various GCC countries in excess of \$ 4.5 billion

## Work Experience

### March 2018 to Present

#### Freelance Financial and Management Advisor (SMEs)

- Helping SMEs to obtain finance
- Review and negotiate finance agreements
- Helping SMEs to have proper management structure and financial systems
- Providing sales and marketing support

### September 2015 – February 2018

#### Gulf Bank – Kuwait

#### Assistant General Manager – Head of Transaction and Digital Banking, Wholesale Banking

- Acted as the funding conduit of the bank with emphasis on Corporate clients
- Responsible for management of Treasury Corporate deposits
- Translate the strategy of Treasury into operation business plans for short and long-term deposits and ensure that performance is monitored, reported and delivered
- Formulate, lead and execute business plans and strategies for Transaction Banking business
- Design, test and implement innovative & value-added product solutions, including Liquidity Management, Global Cash Management, Trade Finance, Funds Transfer and Digital Banking
- Manage, control and regulate liquidity and pricing
- Execution and booking of treasury deposits
- In-charge of policies and procedures
- Manage stakeholders to obtain buy-in for product development and roll out
- Drive and deliver revenue from Trade Finance, Receivables and Cash Management businesses
- Analyze business, propose approaches to market segmentation, marketing and sale concept
- Formulate, propose and implement human resources strategy for Transaction Banking
- Guide, motivate and direct team to perform effectively and work to their best potential
- Proactively develop products strategies, propose launch plans and maintain product pipeline
- Ensure effective product launches, marketing, communications, training, systems and operations availability
- Monitor products penetration rates
- Support Corporate business to achieve annual sales target
- Exhibit strong leadership by managing performance, developing and motivating state
- In-charge of departmental policy and direct implementation of procedures
- Ensure compliance with all CBK's regulations, policies and procedures of the bank

**November 2013 – April 2015 Qatar Development Bank – Qatar (Islamic and Conventional)  
Senior Relationship Manager, Project Finance, SMEs and Corporates**

- Build and maintain responsive relationships with a diverse portfolio of clients
- Meet clients to develop a deep understanding of their banking needs, and establish long lasting relationships
- Conduct risk assessment and evaluation for project finance transactions
- Analyze Financial Statements and Cash flow
- Conduct annual and interim review of clients borrowing facilities
- Approve Trade Finance transactions financial excesses
- Promote products and services to clients with export capabilities & cross sell products and services, including, Treasury, Trade Finance and Funds Transfers, and Receivable Finance
- Project Manager for the Debt Syndication Product
- Actively engaged in designing new products and services for both Islamic and Conventional
- Formulate business development strategies and actively involved in preparing business plan
- Deliver outstanding customer service at every interaction and maintain highest levels of credit stewardship and operational risk management across the portfolio
- Deliver strategy to identify sources of new business and manage and grow existing relationships

**June 2009 – October 2013 Reef Islamic Finance Company– Bahrain (Regulated by CBB)  
Head of Business Banking (Corporates, SMEs and Retail Clients – GCC markets)**

- In-charge of the funding requirements of the company
- Managing relationships with financial institutions
- Oversee Real Estate Finance, Equipment Finance, Invoice discounting and Investments
- In-charge of business & product development, maintenance of Credit policies & procedures, pricing, department structure, Collections, Remedial, Debt restructuring, Sales and Customer Services
- Provide inspiration to the team members by demonstrating high sense of team spirit and motivation
- Screen, source and invest in selective investment opportunities
- Report to CEO on established performance measures
- Critically review and approve Credit/Investment Transactions
- Analyze the credit portfolio to maintain quality portfolio and to identify potential delinquent accounts

**Jan 2008 – June 2009 Rasameel Structured Finance, Kuwait (Islamic Financial Institution)  
Vice President - Head of Origination, Placement, Treasury and Clients Relations**

- Nominated CEO for Rasameel Structured Finance, Bahrain
- A voting member in ALCO, Finance, Investment and Management committees
- In-charge of the Treasury function
- In-charge of managing and developing relationships with regional and global financial institutions, corporate and government entities
- Managed and handled the day-to-day money markets activities
- Managed foreign exchange exposure
- Established and handled documentation of day-to-day activities of Murabaha commodity-based transactions
- Responsible to assess credit risk and set limits for banks, financial institutions and Corporates
- Manage and control the liquidity and borrowing of the company to ensure fund requirements are readily met for ongoing operational and capital investments
- Conduct Treasury analysis, forecast cash flow and available funds for investments
- Executing all treasury transactions
- Develop and implement treasury policies and procedures
- Maintained full responsibility of banking and corporate relations
- Lead in managing the origination & placement of the group's products and services, including, Debt, Capital Raising, Asset Securitization, Islamic Asset Backed Notes and Structured Finance Deals
- Responsible to assess Investments, credit risk, setting up credit lines and limits

**June 2006 – Dec 2007 Kuwait International Bank – Kuwait (Islamic Bank)  
Head of International Banking Dept., (Financial Institutions & Multinational Corporates)**

- Maintained full responsibility of managing and developing the bank's relationships with global and regional financial institutions
- In-charge of the bank's funding requirement, rating, bilateral arrangement and remedial
- Manage and build Asset portfolio (Loans, Sukuk, Trade Finance, Forfeiting, Factoring)
- A voting member in committees such as, ALCO, Credit, Investments and NPLs
- Actively involved in the process of converting the bank from conventional to full fledged Islamic bank
- In-charge of Sukuk transactions
- Review & approve investments, corporate finance, credit lines, and annual reviews initiated by RMs

**May 2004 - May 2006 ABNAMRO Bank, Dubai, UAE  
Vice President, Corporate and Financial Institutions – GCC**

- Provided relationship management on global basis to financial institutions in the Gulf and Middle East and managed the flow banking needs of clients throughout the global network of the bank
- Established and monitored credit facilities for financial institutions and public sector
- Formulated strategy for the Financial Institutions Dept., to achieve goals and objectives of the bank
- Developed business, established new relationships and increased market share from existing clients
- Products covered: Treasury, Trade Finance, Forfeiting, Syndicated Loans, Investments, Global Custody and Capital Markets
- Regular interaction with products teams to brainstorm new products in line with the market and to meet client specific requirements
- Responsible for maintaining portfolio credit quality and ensured compliance with the bank's policy

**Feb 2001 - May 2004 Standard Chartered Bank, Bahrain  
Area Manager – Transaction Banking (Corporates & Financial Institutions - GCC markets)**

- Maintained full responsibility for managing and developing the global network of the bank with regional Corporates, financial institutions, NBFIs and Multinational Corporates
- Formulated and developed business plan based on an in-depth understanding of the business economics
- Liaised with business partners e.g. Risk & Operations to ensure alignment of strategy and objectives
- Provided leadership on important transactions and coaching relationships managers
- Assumed responsibility for credit, set limits and general account management discipline
- Products covered: Treasury, Trade Finance, Debt and Capital Markets, Investment, Structured products, Global Cash Management, Forfeiting and Invoice discounting

**July 1996 – Feb 2001 Arab Petroleum Investment Corp., Alkhobar - Saudi Arabia  
Manager, Money Markets & Banking Relationships, Treasury – Global Markets**

- In-charge of managing and developing relationships with regional and global financial institutions, corporate and government entities
- Handled the day-to-day money markets activities (conventional and Islamic)
- Funded a loan portfolio in excess of \$ 900 million and managed liquidity in excess of \$ 300 Mio
- Managed foreign exchange exposure
- Established and handled documentation of day-to-day activities of Murabaha commodity-based transactions
- Responsible to assess credit risk and set limits for banks, financial institutions and Corporates
- Negotiated and successfully closed Syndicated Loans and bilateral facilities for the company
- Managed and control the liquidity and borrowing of the company to ensure fund requirements are readily met for ongoing operational and capital investments
- Evaluated alternative long-term borrowing strategies and make recommendations accordingly
- Conducted Treasury analysis, forecast cash flow and available funds for investments
- Executing all treasury transactions
- Developed and implement treasury policies and procedures

**July 1985 – April 1996 JP Morgan Chase – Bahrain (previously Chemical Bank/MHT)  
Assistant Vice President – Transaction Banking (FI and Corporate) – GCC and Levant**

- Managed and developed relationships with regional Corporates and Financial Institutions
- Assumed full responsibility for assessing credit risk, annual reviews, credit lines for various products
- In-charge of Digital Banking Systems, Products, Testing, Implementation and Promotion
- Coordinated post-approval documentation, exceptions, waivers, deferrals to approval terms
- Coach junior members and associates of the department
- Products covered: Treasury, Corporate Finance, Trade Finance, Forfeiting, Global Cash Management, Global Securities Custody, Digital Banking, and Invoice Discounting

<b>Educational Qualifications</b>
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**MBA**                      Strathclyde University, Scotland, UK

**Training Courses:**

- Corporate Risk and Governance
- Portfolio Management
- Contract Financing
- Bills Discounting
- Project Management Program, Key Alliance Consultancy, Bahrain
- Managerial Competency Development Program, Neovartis, Bahrain
- Team Effectiveness and Leadership, Neovartis
- Strategy and Business Thinking, Neovartis
- Planning and Organizing, Neovartis
- Analysis and Problem Solving, Neovartis
- Adaptability and Change, Neovartis
- Introduction to International Arbitration, CIArb
- Marketing Management, Wilson Learning - BIRD
- Bank Strategy – Master Class, EuroMoney, UK
- Innovations in Bank Strategy & Management, EuroMoney, UK
- Forfeiting, IFA, Zurich
- Investment Banking Services Program, ABNAMRO, London
- Structured Finance and Credit Derivatives Products, Standard Chartered Bank, Dubai
- Advanced Credit Workshop, Standard Chartered Bank, Malaysia
- Credit and Non-Credit Services Program at Standard Chartered Bank, New York
- Pre-Diploma course in FX & Money Markets, Bahrain Institute for Banking & Finance (BIBF) - Bahrain
- Financial Analysis Course, BIBF
- Effective Loan Management, BIBF
- Executive Officers Seminar (Products and Services), Chemical Bank N.Y
- Global Securities Custody Program, Chemical Bank, UK
- Advanced Credit Analysis Course, Manufacturers Hanover Trust Co, New York (MHT, NY)
- Credit and Non-Credit Services Program, covering wide range of banking products (MHT, NY)