



MY CV/Resume

Personal Data

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Date/Place of birth	04, Sep.1979/Palestine.
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Education

1997 -2001 Bachelor's Degree of Finance & Banking Science

An-Najah National University
Nablus, Palestine.

2022-2023 Master of Business Administration (MBA)

An-Najah National University
Nablus, Palestine

2025 – to Present PhD Candidate Business Administration

An-Najah National University
Nablus, Palestine

Publications: Conference Proceedings Papers

Business Organizations Trends in Light of Digital Transformation :Economic ,Legal and Media.2023 Birzeit University .

Economic Sustainability in the Era of Industrial Revolution 5.0" CESS 2023 - An-Najah National University.

Scientific Conference of the Faculty of Business and Communication - An-Najah National University and the School of Business - The University of Jordan (FBCC-2024).

Train the Trainers (TOT)

Provides a logical progression for participants to gain a comprehensive understanding of banking Operations, Customer service, Compliance, Risk ,Control ,Digital banking transformation.

Additional Experience

January 2024 – Present Financial and Admin Manager -Al-Rowad for Carton Company

- **Accounting** : Manage incoming and outgoing payments, reconcile accounts, and follow up on outstanding invoices ,Monitor and analyze sales, costs, expenses ,accounts payable & receivable (entry, aging)
- **Financial Statement** : Income statement , balance sheet and cash flow preparation, accuracy, and integrity of a company's financial statements Oversees bookkeeping and accounting systems used to gather financial data
- **Financial Planning & Analysis:** Developed and executed comprehensive financial strategies to ensure the company's long-term profitability and growth. Analyzed financial performance, identified trends, and provided actionable insights to senior management.
- **Budget Management:** Managed the preparation of annual budgets, forecasts, and financial reports, ensuring alignment with business objectives and cost-efficiency goals.
- **Cash Flow & Risk Management:** Optimized cash flow by closely monitoring accounts receivable/payable and implementing risk management strategies to maintain liquidity.
- **Cost Reduction:** Led initiatives that resulted reduction in operational costs over two years, improving profitability and operational efficiency.
- **Audit & Compliance:** Ensured the company's financial records met legal and regulatory standards by overseeing internal audits, tax filings, and compliance processes.

- **Logistics Coordination** : Ensures all required import and customs documentation (e.g., invoices, packing lists, bills of lading, certificates of origin) is correctly prepared, submitted, and archived,
- **Team Leadership**: Supervised and developed the finance team, fostering a collaborative environment that enhanced productivity and accuracy in financial reporting.

2022-2024 Self Employed

- Managed multiple family businesses including Beesan Medical, Wealthy Plus Trading (UAE), and Labella Glamour (Palestine).
- Oversaw operations, finances, retail sales, e-commerce activities, and logistics.
- Handled import/export transactions, tender submissions, accounting operations, financial forecasting, and preparation of financial statements.
- Established communication channels between businesses and government agencies, addressing various aspects including legal, administrative, human resource, and financial matters.

May 2007-Dec ,2020: Abu Dhabi Islamic Bank (ADIB)

Position: Head of Branches Control Unit.

Key Accountabilities of the Job Role:

A- Operational Risk, Control & Governance Assessment

- Review, update RCSA and Control testing for branches including account opening /closing, cash management, security items, dormant account activation, account maintenance, Finance applications cards issuance, PO/DD issuance, overdrawn accounts, block /release , fees , clearing cheques ,stop payments , certificate issuance , cheque book , trial balance (GL,Map Accounts) , BOC , DP ...etc.
- Perform periodic Risk Assessment, KRI of all Branches of the Bank in line with the approved Risk Management Framework and implement the Risk Assessments quality review plan of all Branches /Dept of the retail banking.
- Represent risk Management in the committees formed for launching new products, process cycle re-engineering, new policies and procedures development, and any subsequent amendments thereof. Share proposals and concerns as well as suggestions to mitigate the identified risks.
- Review final documents stated above, highlight unresolved concerns, discuss with stakeholders and assess overall residual risks of unresolved concerns.
- Follow up with the concerned departments for the revision of the policies & procedures in order to present changes for stakeholders' review and document changes through the Policies and Procedures department
- Ensure adherence of all documentation and activities as per the Bank's SOPs, SLAs and regulatory & audit requirements
- Investigate root causes of operational loss and provide support to manage the risk to get mitigated to variety operational loss at lowest level.
- To escalate the critical operational problems, complaints and control gaps received by control staff and work with network management and stack holders on rectifying them
- Ascertain the Effectiveness of Testing methodology by Improving the quality of testing documents and enhance the way of keeping records and Implement overall quality checking for the issued reports and ensure their consistency.
- Ensure all phases of review process including opening letter planning documents field work (related control tests) are documented, control reports issued to avoid any delay in the plan.

B- Branches Organization and Quality Management

- Take Responsibility for establishing and managing several branches from scratch by coordinate with other concerned dept till soft Opening/Closing.
- Working with the business /support units, legal, compliance & other stakeholders to update, modify, establish and review policies and procedures & design workflows and processes for the organization. Identify and implement process improvements.
- Conduct General Awareness in quarterly basis and Responsible for the development maintenance of business continuity plans for Branches.
- Approve exceptional cases as per Discretionary power including user access, crystal reports.
- Play key role in Transformation Project of ITM, TCR and centralization of process and Provide guidance, support to the branches /Business Units in setting up Customer journey via branch / Mob Apps and alternative channels
- Identify and recommend opportunities for both procedural and system improvement in manner that will accomplish the control over branch activities effectively and efficiently

C- Internal Audit, Fraud Follow Up and Coordination:

- Work with retail management in order to get audit satisfactory rating and attend the discussion and meeting with audit in the branches.
- Conduct exit meeting with Audit to discuss overall audit results, conclusions and audit rating.
- Assist head of branches and area managers to ensure audit recommendations implemented.
- Conduct Fraud investigation for incidents occurred in the branch
- Work closely with Fraud investigation Dept for cases related to branches.
- Take the responsibility to close identified issues raised by ARR and work on preparing corrective action plan and coordinate with concerned branches to close it on time.

D- Compliance Regulatory & AML

- Ensure business processes and internal controls are following regulatory requirements without compromising on customer experience that are provided to the client.
- Advise branches on AML / KYC remediation requirements and perform AML risk maintain effective and efficient controls compliance risks
- Undertake a wide range of data gathering and identify any AML related risks, deviations or deficiencies in the KYC or customer information/ suspicious transaction and highlight to senior management for further investigations.

E- Special Assignment:

- a. Special projects assigned by senior management i.e. QA for Call Center and Direct Sale unit.
- b. Regulatory Compliance i.e. Dormant accounts, e2e Process, ITD BRD, UAT etc.
- c. Participate in special assignment with consultancy services

May 2007- 2016 Head of Branch Operations, Operation Officer, Stand by Team (Floater) Head Teller.

Operations Support –Review, Control and Approval:

- 1) Processing of all tellers and back office transaction from A-Z.
- 2) ATM, CCDM replenishment and reconciliation as custodian staff.
- 3) Vault and security items joint custodian
- 4) Maintaining of PDC cheques and releasing process
- 5) Posting and checking foreign collection cheques and PO, demand drafts.
- 6) Handling of WPS salary processing documents and follow up
- 7) Handling of inter branch cash for main branch and central bank
- 8) Dealing with treasury dep't for TT/DD covering amount with special rate & large payment to CB
- 9) Branch Inward & Outward Clearing – On a daily basis process the daily inward & outward clearing cheques to meet Central Bank clearing deadlines.
- 10) Role of anti-money laundering officer (verifying unusual transaction and report suspicious cases)
- 11) Maintain and update branch keys & combinations register
- 12) Review and checking accounts opening and closing documents, security items, standing orders.
- 13) Authorize accounts maintenances, multi service, certificate issuance and Credit cards issuances and maintenance Perform postponement and reschedules installments
- 14) Liquidating of time deposits and profit payment on closed account.
- 15) Approve Account closure, Reactivation of dormant accounts and blocking /releasing of amounts.
- 16) Approve all Murabaha cases for personal finance under products features and condition in line with bank credit policy.
- 17) **Holding (A)authorized signature** singing on behalf bank as per assigned limit.

Management of Service Delivery:

- 18) Observation of queue time and length and taking action as needed to capacities serving counters and or managing customer traffic.
- 19) Manage and recommend changes to workflow for greater service and operational efficiency by Ensuring that Branch premises are maintained to the specified standards.
- 20) Address customer problems and complaints to achieve satisfactory resolutions referring issues beyond role limits and Handling of internal customer complaints and on timely manner resolving complains from CRU.
- 21) Follow up branch maintenance works (alarm, cctv ...etc.)

Operations Control:

- 22) Review of daily transaction through trial balance and override for exceeding limit, transit accounts and reversal
- 23) Monthly end GLs and map accounts control, balance and reconciliation.
- 24) Ensure that periodic reports and reconciliations are completed in a timely and accurate manner to safeguard against possible frauds or losses.

Branch Target and Budget:

- 25) Perform strong analytical to customer regarding cash management and liabilities as well as cur, sav.TD as well as meet his needed as banking services.
- 26) Prepare the comments for budget variance on achievement of branch sale of deposit /finance product targets
- 27) Sourcing business through personal finance/liability products in order to reach monthly target and keep good sales records.
- 28) Create and exploit opportunities to promote and sell portfolio of products and services that meets customer needed.

Staff Management - Coordination

- 29) Observe, coach /train and counsel staff towards expected behaviors Identify training developments needs for staff and ensure that these are met as per schedules and Appraise staff individual scorecard deliverables against scorecard target.
- 30) Provide timely support to the team member to meet department objectives
- 31) Impart knowledge and share experience with the team.

July 2006 – May 2007: Emirates Islamic Bank (EIB), Dubai.

Position: Chief Teller/Customer Service.

Job Description:

- Undertake all Transaction to meet or exceed customer service and control Standards.
- Responsible for encashing cheques.
- Accepting cash deposit, loan payments, credit cards and utility bills payments
- Doing outward clearing cheques.
- Buying, selling Travelers Checks and National Bonds.
- Process accounts services such as account to account services, account balances, salaries posting and customer enquiries.
- Prepare Drafts-issuing Manager Cheques and process Telex Transfers
- Promote products and services, relevant to the role in order to contribute to unit sales.
- Promote products related to retail banking such as Motor finance, Murabaha Goods & Cr. cards
- Daily following established rules, procedures and regulations and checks work for completeness and accuracy.
- Handling customer services duties such as accounts maintenance, balance inquiries and issuing statements, card requests, cheque book requests.
- Accounts opening, Deposit and Murabaha processing.

Jan 2002 – June 2006: AL Ansari Exchange Financial Service.

Position: Remittance Clerk /Fcy Cashier and Branch In Charge.

Job Description:

- Dealing, buying and selling foreign currencies_with monitoring market rates.
- Handle day to day cash transaction_involving receivables and payables
- Process customer transaction such as remittance to Arab countries, India, Indonesia, Philippines and Euro countries.
- Buying and selling traveler's checks after obtaining proper approvals.
- Impart necessary training to new staff with respect to operations and customer service
- Handling customer complaints, inquiries.
- Prepares opening account in other countries such as (Egypt, morocco, Jordan)
- Doing cash advance, fawri payments and receiving payments against major credit cards.
- I have enough knowledge about online remittance model as well as e-exchange promoted by AL Ansari Exchange
- Cash passport issuance and remittance, national bonds issuance and redemptions.
- Compliance with anti-money laundering (AML) policies and procedures (AML Br officer).
- Good experience in counting and define the fake duplicate any note from any currency.

Appreciation

- ADIB Star Performer Award of the year,2010
- Certificate of appreciation in service excellence and customer satisfaction –(ADIB)
- Certificate of appreciation in recognition for 100% service score in mystery shopping reports

- Certificate of appreciation for identify and safe keeping the bank from fraud incident.2015
- Certificate of appreciation for staff contribution in training plan
- Certificate of appreciation from CSR council -ADIB

Training Courses

- Financial statements analysis- EIBFS
- Project Management Professional -The Hope International
- How to build effective RCSA -ADIB academy GRC ORM System
- Fraud, Risk management awareness @Adib Banker's Academy
- Financial Crime and Compliance Risk Awareness Adib Banker Academy
- Train the Trainer-ADIB Banking Academy - TOT ATD Education
- Common Reporting Standards (train the trainer)- KPMG
- Preparation CIA Part 1
- Anti-money laundering, Basic &advanced- (Banker's Academy)
- Compliance Essentials+ AML Training Program4
- Cyber Security Essentials V1- Advanced Cybersecurity Awareness V2
- Customer service and selling skills- (Spearhead Training)
- Hospitality workshop for frontline employees-(Spearhead Training)
- Team building conducted by- EIBFS
- Supervisory skills and coach 1 – Emirates Academy
- Setting Goals – Employee V1 , Employee Goal Setting V2
- Introduction to Islamic Banking- Islamic banking foundation (ADIB).
- Foundations of Islamic Banking & Finance – eLearning
- Islamic banking products-(ADIB)
- Islamic accounting standards- (EIBFS)
- Operations achieving excellence-EIBFS
- Teller services and banks operations- (EIB)
- Performance Management – Remote Working Security Essentials
- Interactive Performance Management
- Governance and Ethics
- Preparation of Certified Financial Manager

Skills

- Literate of operating system.
- Very good team player and Strong teamwork culture
- Specific knowledge of UAE banking practices, Regulations and Risks
- Strong analytical, hard worker and quick learner.
- Time management
- Training skills, Good communication skills
- Good Knowledge of Operations, Accounts, Anti Money Laundering Audit &internal control of banking field.
- Relationship Management