

DANIEL KASSAB

Black Pearl Residence- Said Freiha Str- Hazmieh, Lebanon • Phone: 9615954431 • Mobile: 9613373787
Email: kassab.daniel@gmail.com • Date of Birth: October 25th 1973 • Marital Status: Married

WORK EXPERIENCE

Federal Bank of Lebanon— Beirut

October 2011-present

Head of Branch Management and Retail Banking

- Direct all aspects of Retail Banking activities, Marketing, Communication and Product Development.
- Coordinate with branch managers in developing branches' business plans and ensure proper achievement of qualitative and quantitative objectives with regards to risk and control, communication, reporting capabilities, operational efficiency, customer service and sales.
- Run all sales strategies, while tracking progress versus established internal and external industry benchmarks, focusing on revenue generation, deposit acquisition and brand awareness.
- Established and trained a direct sales force that solicits sales in person to offer convenience and prompt responsiveness for our clients which drove sales growth.
- Track and monitor business results for branches with accordance to bank's objectives and region's profit targets and provide corrective strategies and measures for weakening branches on top of assessing periodically the adequacy of product and service offerings in the sector.
- Perform continuous assessment of client services operations while providing oversight and guidance regarding effective customer service and issue resolution techniques.
- Collaborate with internal partners such as cash management, private banking, treasury, corporate, finance and audit to drive business results and formulate strategic branch-level planning.
- Strategically re-price deposit products and services to improve margins and fee income while increasing deposits in a falling rate environment.
- Make override decisions to maximize loan growth within risk tolerance guidelines.
- Introduced and Launched "Bancassurance" products in alliance with SNA insurance.
- Led the design and launch of the bank's website.
- Initiated Mystery Shop department and innovative customer acquisition programs that brought in additional revenue, market branding, and customer loyalty.
- Identify and utilize talent among team members with focused training efforts, targeted professional recruitment, and the promotion of a performance-based work environment.
- Handle high net-worth clients' queries and address them in an expedited manner, while promoting sustained revenue growth through client retention and the leveraging of cross sales opportunities.
- Implement quality assurance processes to improve client experience and promote operational efficiency.
- Plan and recommend the social causes which will expose the bank to future business potential and provide positive free media exposure.
- Plan geographic expansion to maximize untapped business potential in key areas
- **Voting Member in:**
 - *Asset and Liability Committee*
 - *Management Committee*
 - *Retail Credit Committee*
 - *Anti-Money Laundering Committee*
 - *Business Recovery Plan Committee*

August 2008 – October 2011
Head of Business Support

- Managed the allocation of financial resources (including branches' cost centers); identify cost-effective approaches; establish and assure the use of internal controls for financial systems.
- Restructured and reorganized procedures by balancing the interests of clients and readily readjusting processes to respond to customer demands.
- Oversaw procurement and contracting procedures and processes.
- Supervised the efficient and cost-effective development and utilization of management information systems and other technological resources that meet the organization's needs.
- Ensured that branches are in consistent adherence to the bank's policies, procedures, and internal control standards-including the achievement of satisfactory Audit ratings-and monitor the timely execution of the corrective actions regarding Audit exceptions.
- Initiated a "Help Desk" to support branches in processing their daily operations and monitored daily exceptions report.
- Reviewed continuously the branches' workflow, and suggest, where applicable, value-added automation/ centralization / re-engineering of related processes.
- Guided branch managers on how to read financial reports and interpret them in order to maximize revenues and minimize operating expenses.
- Standardized branch processes and procedures and performed benchmarking efforts.
- Planned and suggested managers and staff rotation to ensure proper staff mix, experience and polyvalence.
- Reviewed and ensured that periodic performance appraisals are done in a timely and adequate manner throughout the branches.

Banque Libano-Française – Beirut

February – August 2008
Business Development Manager

- Developed situational analysis for retail banking products including strengths, weaknesses, opportunities and threats to assist in the development of a strategic plan for the future extension of these products.
- Conducted profitability analysis, including revenue and cost forecasts for suggested improvements in existing products.
- Prepared bank competitor review for personal financial services products and develop strategic plans to fill market gaps and gain higher market share.
- Devised and implement innovative marketing principles and promotional sales events for commercial projects to further support financial growth.
- Monitored retail banking products and ensure target achievements and quality service expertise.
- Initiated plans to develop new products including marketing budget and forecasts.

HSBC Bank Middle East – LEBANON

January 2005 – February 2008

Wealth Management Relationship Manager

- Consulted with high net-worth clients to delineate and analyze their financial situations and develop strategic solutions to further their financial-planning goals.
- Directed daily operations for the branch, including branch sales, business development, customer service, and credit analysis.
- Developed situational analysis for retail banking products including strengths, weaknesses, opportunities and threats to assist in the development of a strategic plan for the future extension of these products.
- Devised and implemented innovative marketing principles and promotional sales events for commercial projects to further support financial growth.
- Provided guidance, training and daily supervision to other support staff in the area of responsibility.
- Motivate, Lead, Coach, empower and assist junior staff to ensure their proper development.

February 1999 - December 2004

Personal Banking Advisor

Counter Operation Representative

Network Service Representative

World Bank (Nigeria)

November 1997 – January 1999

Agent

EDUCATION

St. Joseph University (U.S.J.)

Beirut, Lebanon

1995-1996

- Masters in Business Administration & Management.

1991-1995

- Bachelors Degree in Business Administration & Management.

Collège Mont la Salle

Ain-Saade, Lebanon

1990-1991

- Lebanese Bacculaureate.

SKILLS & LANGUAGES:

- Proficient use of Microsoft Office and Internet Explorer.
- English, Arabic, French (Written, Spoken, Read).

INTERESTS

- Swimming, Skiing, Football.