



Mohammed Daoud Othman

Personal Information:

Date Of Birth	27/01/1969
Marital Status	Married
Nationality	Jordanian
Tel	(962-6)5158102 Mobile: 00962 79-6686383
Email	othmohd@gmail.com

Education Background:

PHD in Banking & Finance - Banking	2008	The Arab Academy for Banking & Financial Sciences
Master Degree In Banking & Financial Sciences- Banking	1992-1994	The Arab Academy for Banking & Financial Sciences
Bachelor Degree: Business Administration	1988-1992	Al-Turath University College, Baghdad – Iraq
Certified Lender Business Banking- CLBB	2003	The Institute Of Certified Bankers & The Arab Academy for Banking & Financial Sciences

Subject of PhD Degree Thesis:

The Effect of Credit Risk Mitigation on Bank's Value –An Empirical Study as Applied to the Jordanian Commercial Banking Sector – Based on Tobin's Q Model

Business Background:

Name of Institution	Year	Job Description
Bank of Jordan	1994 -2008	<ul style="list-style-type: none">▪ Head Office- Credit Dept, Credit Officer & Head Section; Corporative Credit Dept – Commercial Credit Dept. – Contractor Credit Dept.▪ Assistant manager / Retail Credit Dept – Head Office-Bank of Jordan▪ Assistant manager/ University of Jordan Branch – Bank of Jordan▪ Assistant manager & Head Section of credit Dept. at Bank of Jordan Jabal Amman / 3rd Circle Branch▪ Credit manager – Bank of Jordan

Philadelphia Consulting Group Ltd	2008-2009	Senior Consultant <ul style="list-style-type: none"> ▪ Supporting the newly developed organization structure through Practical implementation of the new organization structure. ▪ Rolling out the newly developed systems and banking products on the selected pilot branches through rolling out new banking products, credit process and procedures. ▪ Training and development systems on the selected pilot branches. ▪ Training on sales, universal-teller training and other sales, credit soft skills.
Philadelphia University	2009 - curreant	Assistant Professor at Philadelphia University- Faculty of Administration & Financial Sciences- Department of Banking & Finance

Published Papers:

Paper Title	Year	Organizer	Conf - Journal
An Empirical Analysis of Pre & Post Merger Impact on Financial Performance: A Case Study of Jordan Ahli Bank.	2017	-----	International Journal of Information, Business & Management, Vol.9, No.3, 2017.
Measuring cost Efficiency in the Jordanian Banks: A comparison of SFA and DEA Methods.	2015	-----	International Research Journal of Finance and Economics, ISSN 1450-2887 Issue 133 May, 2015.
How far the Saudi Telecom Companies' Commitment to Marketing Ethics is? And Impact of This on the Achievement of Customers' Satisfaction?	2015	-----	International Journal of Economics, Commerce and Management, vol.III, Issue 8, August 2015, ISSN 2348 0386.
Evaluation the Efficiency of Credit Risk Management in Jordanian Islamic Banks: An Empirical Study as Applied to the Jordanian Islamic Banking Sector.	2013	-----	AL-Muthanna Journal of Administrative and Economics Sciences, Vol. 3, No. 6, Issue 2013, ISSN 2226 – 1419.
"Obstacles of Using E-Banking" An Empirical Study as Applied to the Jordanian Banking Sector.	2011	Zarqa University	E-Business and Transformation in Business Economics, No.8, ISSN 2072-8867, Faculty of Economics and Administrative Sciences, The 8th International Scientific Conference, Jordan, Zarqa University,2011.

Islamic Banks in Non Islamic Countries.	2010	Philadelphia University	Contemporary Business Organizations form an Islamic Perspective, The th International Scientific Conference, Jordan, Faculty of Administrative and Financial Sciences, Philadelphia University.2010.
---	------	-------------------------	--

Conference Papers & Scientific Meetings:

Paper Title	Organizer	Conference
"Optimal Capital Structure- Maximizing Profit and Minimizing Risk"	Association of Banks in Jordan and Jordan Today Center for Development.	Corporate Finance- Tools, Risks Opportunities Conference
Negotiation Skills & Collections bad Debt	Islamic International Arab Bank and Jordan Trade Facilities Company PLC and Jordan Today Center for Development.	Retail Credit – Pricing & Collection Strategies.

Books Published:

Achieved Philadelphia University Prize for the Best Translated Book- 2014: Behavioral Finance: Psychology, Decision Making, and Markets.

Book Title	Published Date	Publisher
The Management & Analysis of Credit & its Related Risks	2013	Dar Al Fiker
Real Estate Investment	2013	Dar Al Fiker
Behavioral Finance	2013	Dar Al Fiker
Applied Business Ethics	2015	Dar Al Fiker

Teaching Courses – Philadelphia University- Bachelor Degree:

1.	Bank Management
2.	Credit Risk Management (CRM)
3.	Principles of Finance
4.	Financial Management
5.	Financial Analysis
6.	Specialized Lending Institution
7.	Public Finance
8.	Banking & Financial Legislation
9.	Research Project in Finance & Banking
10.	Finance & Investment of Real State
11.	Portfolio Management
12.	International Banking operations
13.	Behavioral Finance
14.	Finance and Real Estate Investment

Training Background:

Examples of the conducted training courses for the period from 2004 until now:	
Bank of Jordan	<ul style="list-style-type: none"> ▪ Credit Facilities- Basic ▪ Credit Facilities- Advance ▪ Financial Analysis ▪ Industrial Financing ▪ Contractor Financing ▪ Feasibility Studies and Project Evaluation ▪ Preparation Of Cash Flow & Liquidity Management
Institute of Banking Studies– Jordan	<ul style="list-style-type: none"> ▪ Financial Planning and Forecasting- Specialized ▪ Professional Diploma Program in Financial Analysis
Institute for Banking and Financial Studies – Libya	<ul style="list-style-type: none"> ▪ Feasibility Studies and Project Evaluation ▪ Banks Credit Monitoring & Follow up
The Housing Bank for Trade & Finance	<ul style="list-style-type: none"> ▪ Credit Analysis & Management ▪ Credit Portfolio Risk Management ▪ Collateral ▪ Non Performing Loans
Talal Abu – Ghazaleh Professional Training Academy	<ul style="list-style-type: none"> ▪ Negotiation Skills & Collections bad Debt ▪ Feasibility Studies and Project Evaluation for SME's ▪ Financial Analysis for Granting Credit Facilitates
Riyadh Chamber of Commerce and Industry	<ul style="list-style-type: none"> ▪ Advanced Skills in Banking Credit Management
Amman Chamber of Commerce	<ul style="list-style-type: none"> ▪ How firms can Access Credit Facilities ▪ Successful Marketing Management ▪ Negotiation Skills & Collections bad Debt
Arab Islamic Bank- Palestine	<ul style="list-style-type: none"> ▪ Funding Formulas Used in Islamic Banks ▪ Contracts & Financing Used in Islamic Banks
Bank of Jordan- Syria	<ul style="list-style-type: none"> ▪ Financial Analysis
The Arab Academy for Banking & Financial Sciences	<ul style="list-style-type: none"> ▪ Mergers & Acquisitions ▪ Basel II : Credit Internal Rating Approach ▪ Financial Accounting - Specialized Professional Diploma Program in Accounting ▪ Financial Management- Specialized Professional Diploma Program in Financial Management ▪ Letters of Guarantee- Specialized Professional Diploma Program in Financial Management

Jordan Trade Facilities Company PLC and Jordan Today Center for Development	<ul style="list-style-type: none"> ▪ Feasibility Studies and Project Evaluation ▪ Negotiation Skills & Collections bad Debt ▪ Credit Analysis & Management.
Jordan River Academy	<ul style="list-style-type: none"> ▪ Preparation & Writing Financial Reports ▪ Diploma Training in Banking & Financial Institutions.
Knowledge Kingdom	<ul style="list-style-type: none"> ▪ Money Market & Investment. ▪ Leadership Skills & Manage the Pressures of Work Skill.
International Dialog for Human Resources Development Knowledge of The Development & Transfer of Technology.	<ul style="list-style-type: none"> ▪ Negotiation Skills & Collections bad Debt ▪ Feasibility Studies and Project Evaluation ▪ Advanced Skills in Banking Credit Management
Association of Banks in Jordan	<ul style="list-style-type: none"> ▪ Non Performing Loans ▪ Negotiation Skills & Collections bad Debt

Special Courses:

The most important attended courses since 1994:	
1.	TOT – Training of Trainees (Advanced)
2.	TOT- Training of Trainees (Basic)
3.	Art of Successful Introduction & Pres
4.	Detection of Forgery bank Counterfeiting
5.	Credit Risk Analysis
6.	Bank Guarantees
7.	Successful Customer Services Skills
8.	Financial Analysis
9.	Banking Legislation
10.	Marketing & Selling Bank Services
11.	Fundamental & Technical Analysis Of Investment I
12.	Preparation Of Cash Flow & Liquidity Management
13.	Collateral Of Liquidity Asset & None
14.	Unified Rules For Collection Bi
15.	Services & Businesses Given by Jordan Loan Guarantee Corporation
16.	Risk Analysis of Real estate Collateral Used By Banks
17.	Credit & Financial Analysis
18.	Project Management By Using Computer
19.	Seminar On Basic Credit Analysis for Bankers
20.	Money & Capital Markets: Prospects & Challenges In the 21.Century
21.	Supervisory & Leader Ship Skills Management
22.	Performance Evaluation of Bank Staff
23.	Feasibility Studies to the Industrial Projects, Consultant & Professional Services & Studies.
24.	Documentary Credits
25.	T.O.M
26.	Commercial Negotiation
27.	Self & Time Management
28.	Mudaraba Finance
29.	Evaluation of Credit Customers Reports

30.	Strategic Planning
31.	Management of International Banking operation
32.	Leadership management
33.	Credit Risk Management
34.	Human Resources Management
35.	Development Project & Reconstruction
36.	Leadership Best Practice Course

Activities:

1.	Steering Committee: The International Arab Conference on Quality Assurance in Higher Education.
2.	Member at The Arab Academy for banking & Financial Sciences
3.	Member of The American Bankers Association
4.	Member of The Institute of Management Consultants & Trainers (IMC
5.	Member at Jordan Banks Association