**Curriculum Vitae**

**Nadheer Othman AL-Balushi**

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**Personal Information:**

* Date of birth :25/12/1988
* Nationality : Omani
* Languages Known: Arabic – English- Hindi – Urdu -Balochi

**Carrier Objective:**

Seeking a challenging position in an organization where I can apply my thoughts and skills for the development of the organization as well as my personal growth.

**Academic Qualifications:**

* High Secondary School Certificate Sc – year 2009
* Microsoft Office Polyglot Institute - year 2007
* High Dipolma in Finance – Majan college – 2018 **(under Processes )**

**Training Programmers Attended:**

* Central Bank of Oman ( **Banknote Counterfeit** )
* College of Banking and Financial Studies ( **Excellent Customer Service** )
* College of Banking and Financial Studies ( **Business Communication** )
* Habib Bank Limited ( **Banking products** )
* Habib Bank Limited ( **Up your Service** )

**Skills:**

* Typing Excellent English - Arabic
* Using Computer short key without using Mouse
* Good Experience using Excel making charts & Report
* Good Experience using Adobe Photoshop Cs & Adobe Flash
* installation Pc windows
* Software & Hardware ac
* Make Easiest and faster work force area
* Good acknowledge using Outlook , Word , Power Point
* Good acknowledge using ( Oracle and Maysis Banking system )

**Experiences:**

***Total experience 8 years***

**Company :** Mustafa Sultan Exchange

**Position** : Assistant Accountant - Ruwi Brach

**Period** : from 22/2/2010 to 20/6/2011

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**Company :** Mohsin Haider Darwish LLC

**Position** : Accountant - Finance Department

**Period** : from 22/6/2011 to 19/7/2012

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**Bank :** Habib Bank Limited

**Position :** Officer – Head Office

**Period** : from 19/7/2012 to 29/7/2016

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**Bank :** Oman ORIX Leasing Company SAOG

**Position :** Officer - Asset Quality Review Function

**Period** : from 30/6/2016 to till date now

**Mustafa Sultan Exchange LLC**

**Customer Service**

* Understanding the customer need on transaction type and advice correct solution
* Creating Bank transaction request for Customers
* Identifying customer profile through KYC (Know Your Customer) norms
* Customer survey calls for understanding the satisfaction level

***Remittance service:***

* Remittance to India through RTGS/NEFT transactions with 110 banks and more than 54000/- branches across India
* Remittance to India through SBI Express transactions more than 13000 branches
* Western Union transactions worldwide-Effective creation of MTCN Numbers

**Mohsin Haider Darwish llc Finance Dept.**

* Booking Invoices and LPO with D/N on Oracle system
* Making cheuqes for supplier
* Monthly balancing on Excel sheet
* Keeping dally reports end of day
* Book keeping & filing Invoices and LPO
* Checking all invoices of Oman oil

**Habib Bank Limited**

* Account Opening ( individual and Business )
* Issuing Visa Debit Card ( ATM )
* Clearing inward & outward Cheuqes ( ECC system )
* Telex Transfer & Swift Transfer & Fast Remittance
* Personal Loan / Business Loan SME
* KYC / AML / CIM Updating
* Daily ATM Balance and Maintaining reports
* Emailing for requesting Stationary

**Oman ORIX Leasing Company SAOG Asset Quality Review Function**

* Verification of loan document ( individual and corporate )
* Cheque Receiving from Lessee
* Printing and Posting Cheque
* Scanning Loan Documents
* Correcting Credit Report in the System
* Emailing for requesting Stationary
* Preparing CR for Payment
* Making LPO for Bahwan and OTE
* Loan File Following
* submitting Cheques and Loan Documents to Credit Administration