

Dina Jalboush

Contact Information »

Address: United Arab Emirates

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Personal Information

Nationality: Jordanian

Date of Birth: 15 October, 1984

Gender: Female

Career Objective▼

I am seeking the position of a financial and credit analyst with an organization that offers challenging tasks, ample incentives, and opportunity to contribute to its growth and productivity, bringing over 7 years of experience in financial and credit analysis and overall business operations.

Education ▼

BIRZEIT UNIVERSITY

2002-2006

Ramallah, West Bank, Palestine

Degree: Bachelors – Finance and Banking

- GPA of %82 (VERYGOOD).
- One semesters of Honor Student (Dean's List) Award.
- Graduation Project: Financing Small Businesses in Palestine which describe and analyze the status of financial services for small businesses in West Bank and Gaza.

Al Majeda Waseela Secondary School

July 2002

Birzeit, Ramallah, West Bank, Palestine

Degree: Secondary School Certificate– literary Stream.

- Average of %87.8.

Work Experience▼

Middle East Investment Initiative, Sep 2009 – Jan 2018

Ramallah, West Bank, Palestine

Senior Portfolio Officer

Responsibilities:

- Responsible for all aspects of managing a portfolio of loans from assigned participating banks analyze the portfolio to control and minimize the Portfolio at risk percentage.
- Conduct financial, administrative and other analysis as necessary to assess eligibility of borrowers for participation in MEII programs. Prepare credit reports for review and approval of the credit committee, and participate in credit committee meetings;
- Act as a point of contact for assigned participating banks on all correspondences and issues
- Ensure bank compliance with all terms and conditions as expressed in the projects GFA's and Annexes
- Visit bank branches to identify project pipeline and provide on-the-job-training (OJT) to loan officers
- Assess TA requirements of bank loan officers, develop customized strategy for bank wide capacity building related to SME credit
- Develop customized annual strategy for each assigned bank to (i) maximize bank utilization of Guarantee Agreements, (ii) strengthen MEII/bank working relationship, (iii) streamline procedures, and (iv) improve bank underwriting and monitoring of SME loans;
- Ensure that required documents following the consent have been provided by the banks;
- Ensure loan files and documentation are complete, accurate and up to date;
- Monitor and manage outstanding loan portfolio to ensure bank compliance with the Collection Efforts, and best practice loan monitoring;
- Prepare monthly progress and NPL reports by bank;
- Prepare Monthly Demand reports and all supporting documents;
- Prepare Quarterly Chronologies for In-default Borrowers;
- Upload disbursement, amortization schedules;
- Verify/upload direct job figures for each disbursed loan and update expected employment figures;
- Audit bank loan files for compliance of the guaranteed loan files and submit a semi-annually reports for assigned banks;
- Follow up with assigned banks on loan recoveries;
- Review and monitor lender's portfolio, required reports and proof of purchase ;
- Submit timely and accurate periodic reports to Senior Management;

Palestine International Bank, February 2006 – September 2009

Ramallah, West Bank, Palestine

Customer Service

Responsibilities:

- Deliver qualitative services to customers.
- Promote bank products and services.
- Build customer relationships.
- Maintain and manage existing accounts.
- Capture new accounts.
- Respond to customer inquiries and resolve.
- Maintain customer database and update periodically.
- Assist customers in depositing and withdrawing cash.
- Ensure best practices in rendering services to customers.
- Bank teller employee for two years.

Skills ▼

- Very Good Knowledge in Microsoft Office (MS Word, MS Excel, MS PowerPoint, MS Access, MS Outlook)
- Presentation Skills.
- Data Surfing, Problems Handling, Troubleshooting, and team working.
- Demonstrated excellent verbal, written, and interpersonal communication skills.
- Ability to work independently, self-directed, strong work ethic and adherence to deadlines.

Languages ▼

Language

Excellent in Arabic & very good in English

References ▼

- Mr. Abdelhaq Jalboush +971526009177
- Mrs. Lana Katbeh, +970599677839
- Mr. Rami Khoury +970599366734