



ABDULLAH AHMED ALABD

SENIOR CREDIT ANALYSIS OFFICER

PERSONAL PROFILE

Organised Credit Officer who effectively identifies and resolves complex financial issues. Thrives in fast-paced and ever-changing business environments. Knowledgeable and innovative professional whose success is based on integrity exceptional customer service efficiency and ambition.

CONTACT DETAILS

Dubai - UAE
Phone: 050 2949499 / 050 2246115
Email: abdullah.badubbah@gmail.com
Nationality: Yemen, DOB: 3rd May 1983
Marital Status: Married

EDUCATION

Diploma in Banking and Finance IFS

Emirates Institute for Banking & Finance Studies 2006 to 2007

PROFESSIONAL SKILLS

- Graphics: Adobe Photoshop & Illustrator, Flash MX & Swish.
- Microsoft Office - Word, Excel and Outlook.
- Flexible to learn and work at any new system / programs.
- Effective communication skills.
- Critical & creative thinking skills
- Leadership skills

LANGUAGES

- English - fluent
- Arabic - native

PROFESSIONAL EXPERIENCE

Senior Credit Analysis Officer - Credit Dpt

Dubai Islamic Bank - UAE | May 2014-present

- Identify potential lending liabilities and credit risks in lending by analysing financial.
- Perform underwriting, financial analysis and the calculation of key financial ratios for small business.
- Help to minimise losses to company by maintaining delinquency levels under 1%.
- Examine and evaluate proper documentation for funding in coordination with the Operations department.
- Play a critical role in the first line of defence structure within the fraud organisation developing and.
- Monitoring necessary risk controls.
- Using strong analytical skills and demonstrated ability to make clear and appropriate decisions based on multiple data sources.
- Compare liquidity, profitability, and credit histories of individuals and small businesses being evaluated with similar establishments to determine risk.
- Successfully complete various Credit Analysis job.

Customer Service Officer Branch Representative

Emirates NBD- UAE | Feb 2012-Apr 2014

- Extending quality customer service and provided complete and accurate responses.
- Assisting with closing customer accounts/transferring new accounts.
- Responding to basic inquiries regarding procedures, policies and bank programs, balance, check verification, deposits, stop payments and lost and stolen services.
- Promoting sales of new customer's accounts.
- Resolving customer service issues and complaints via telephone and/or through hearing impaired device

Credit Analyst Retail Credit Centre (Staff Loan Dept.)

Emirates NBD UAE | Feb 2010 to Jan 2012

- Meeting walking customer (Ex-Staff) Prepare liability letter & clearance letter.
- Following up with HR department for full & final settlement.
- Releasing End of Service Benefits.
- Analysing personal & Auto loan applications.
- Collecting the new documentation from the staff

Credit Analyst - Retail Credit Centre

National Bank of Dubai UAE | Nov 2007- Jan 2010

- Highlighting and reconsidering Hot listed customers.
- Processing the personal & commercial loan applications.
- Discover fraud cases in documentation & escalated to the management.
- Analysing customers financial statements of accounts.
- Calculating the DBR (debt ratio) & maintain it with regard of central bank policy.
- Handle VIP application form with special care & speed in process such cases.