**Sawsan Taher Abdo**

**Mobile: 050-7574716**

**Profile:**

**Date & place of birth:Kuwait 1971.**

**Marital status:Married.**

**Nationality:Jordanian.**

**Holds U.A.E. Driving License.**

**Fluent in both English & Arabic.**

**Education:**

**Bachelor in Commerce – Cost Accounting.**

**November (1993)- Ain Shams University**

**Egypt – Cairo.**

**Experience**

**Emirates Islamic Bank Dubai- UAE**

**May 2006- up to June 2010**

**RAU Risk** **Assessment Unit**

**Senior Credit Officer -Team Leader / Home** **Finance & Credit Cards.**

Hold approval limit of AED one Million for all salaried & Self employed cases

Responsible to prepare & analyze applicant’s request to finance property from EIB ,however the credit proposal prepared by me should include in depth analysis of the company’s financial statements along with the identification of the weaknesses & strengths points as well with the recommendation from the credit unit & to be presented and submitted to the next level as Credit Manager with minimum turnaround time after ensuring the credit proposals received from business are complete , correct and consistent with bank’s policy and are within the Sharia/ Central Bank guidelines

Ensure review and collection of all required information from the

Business Unit for proper risk assessment within the risk/reward criteria As stipulated by the bank.

Responsible for the effective risk assessment and its mitigation on credit Proposals emanating from the business units and completion of all Required information for a comprehensive presentation to the next level.

Keep approval authorities alerted to change in status of risk, with prompt financial reporting to secure Bank’s interest.

Provides accurate and timely MIS to the direct report with strict adherence to dates, schedules.

Maintains quality of credit files with their proper culling and retention of documents in line with the stipulated guidelines.

Assist the Business Units/ Managers to structure the Credit Lines which meet the Bank’s financing criteria / clients business needs.

Full knowledge and awareness of all internal and Central Bank Circulars and their effective references where applicable.

To maintain updated MIS report for approval status as within or out of policy guidelines along with the details of deviations if any

**Amlak Finance PJSC Dubai- UAE**

**March 2005- up to 2006**

**Credit & Risk Department**

**Credit Analyst – Home Finance**

To review & prepare complete credit proposals which are provided earlier by the sales officers for both salaried & self employed applicants , and to study & analyze all the financial & non financial details for the case such as finance amount required , DBR, tenor, monthly installment etc…which is match with the company policy guidelines in which is as per Sharia laws.

For all self employed cases a complete detailed studies to be prepared and provided to the Credit Committee which includes company’s financials for the last three years to give a fair & clear picture about the company’s nature of business & identify the risk pillars which can effect the company’s capability to repay the debt against the finance amount recommended.

To analyze all the details of the applicant’s profile such as his personal & corporate bank statements for the last six months along with his salary details from his salary certificate if he’s a salaried one and include all the details in the proposal.

To analyze all risk factors exists in each case & define whether it’s financial or non financial & recommend a proper Islamic Solution as per Sharia.

To do a call visit to all self employed cases with finance amount exceed one Million dirham & provide a summarized call report along with the proposal for the Credit Committee for the last stage of approval

To do CPV (Contact Point Verification) for all salaried cases weather applicant is resident or not.

**Mashreq Bank p.l.c. Dubai - UAE**

**May 1999- up to March 2005**

**Credit Policy & Compliance Unit (CIC)**

**Senior Credit Analyst & Quality Assurance Officer**

Adherence to Credit Quality by ensuring compliance to Credit policy parameters for Retail Lending Products approved at Credit Initiation Center.

To gain a higher internal control while reducing risk potential fraud, additionally ensure that unit obtain a low risk rating for all internal processes.

Check and monitor the authenticity of the loans and cards processed in the unit and effectively ensuring that all financial and non-financial parameters are adhered with proper signoff at every stage.

To operate within the standard operating procedures ensuring implementation of approved procedures and policies in the unit for achieving acceptable audit & consumer examination rating.

To identify anomalies in credit initiation process through credit administration review of loans and cards processed in the unit and highlighting such anomalies to the unit management for onward follow – up / procedural change.

Reporting on daily basis for any Observation made by Credit evaluator product wise for all team leaders in Credit Initiation and unit manager.

To provide regular MIS generation and measurement.

**Mashreq Bank p.l.c. Dubai - UAE**

**Back End Review & Documentation Officer**

Checking documents as per the bank policy, and checklist for all kind of products maintains in Operation and administration department such as Personal loans, Auto loans and Credit cards.

Escalate all deviation cases to higher level for approval.

Identify rejected and declined cases for all products and return them to help desk for rectification and resubmission.

Prepare and maintain daily statistics report for all products along with daily productivity for team member.

Update monthly wise MIS report.

Exception reporting on all the products and processes in the unit and ensuring deficiency rectification.

Ensuring documentation protection of each transaction checked i.e. systematic handing over to the lodgment unit.

Skill up-gradation for self, assisting and coaching team members, creating bench strength wherein the officer is responsible for the job.

**Arab Technical Est. Dubai - UAE**

**Nov. 1998 up to April 1999**

**Chief Accountant**

Preparing accounting transactions as payments, receipt, journal vouchers.

Opening and following letters of credit.

Dealing with all types of stock transactions through out selling procedures, purchasingreturned items and adjustment quantities.

**Comcent Trading & Contracting Co. Amman - Jordan**

**Apr. 1996 up to October 1998**

**General Accountant**

Preparing all the accounting transactions and controlling the ledger.

Preparing all adjustment transactions and customer statement of account.

Opening & following up letters of credit with banks, Perches order and letters of guarantee.

Preparing monthly trial balance.

Preparing cost studies for products according to the cost plus profit percentage to be competitive with similar products in the local market.

Preparing monthly & annually financial analysis reports.

Controlling stock control system by issuing purchase orders, sales orders, and controlling stock quantities.

Good experience in transferring accounting program from coupol language to a complete program using fox-pro language with corporate of software fox-pro hardware team members using NT network.

**Samsung – Ahmed Issa Murad Co. Amman - Jordan**

**Dec. 1994- up to March 1996**

**General Accountant**

Preparing all the Accounting transactions as payment vouchers receipt vouchers, journal vouchers.

Preparing all adjustment transactions and customers’ statement of account.

Preparing monthly trial balance.

Preparing some financial analysis reports using EXCEL.

**Al Fuhais Youth Club Amman - Jordan**

**1996 up to 1998**

**General accountant – Part Time**

Working as part-time job.

Handling all accounting transactions, expenses, purchases.

Preparing financial analysis reports.

**Training Courses**

WinWord, Excel, Internet Courses at Modern Language Center Amman/Jordan.

Advanced Internet course at Comcent training center Amman/Jordan.

Special course in General Sales Tax Amman/ Jordan.

Total Quality Advantage Course at MLS MashreqBank Dubai/U.A.E.

ACL Software Training/at MLS MashreqBank Dubai/ U.A.E.

Retail Credit Policy Program with Head of Credit at MLS MashreqBank Dubai/U.A.E.

B.O. (Business Object) Software Training at MLS MashreqBank Dubai/U.A.E.

Best credit team award in 2002 for Auto Loan team MashreqBank.

“Customer first (Internal)” Program Aug.2003 at MLS MashreqBank Dubai/U.A.E.

Participate in transferring to Victus software through testing & developing implementation for credit card department.

Islamic Laws & Regulation–Credit Parameters/at Amlak Finance PJSC May 2005 Dubai/UAE

Customer Service Training & Changing Attitude in June 2005–Novotel Hotel In World Trade Center – Dubai/UAE

Introduction to Islamic Products-Credit training centre–Emirates Bank International–June 2006 Dubai/UAE.