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Saudi Arabia

OBJECTIVE

An aspiring professional seeking an opportunity to secure a business development position by leveraging a strong customer service and relationship building skills with an organization where my knowledge, experience and skills will have an immediate impact on corporate productivity, performance and strategy.

Work Experience

1- Corporate & intuitional banking group credit manger - ALJAZIRA bank / 2022- present

- Deal with syndicated loan's between a borrower's, investors, arrangers, sponsors & several banks .
- Review applications for syndication review FLs requests to assign limits for banks by performing financial and credit analysis .
- Effective implementation of audit recommendation's relating to credit administration.
- Build partnership with business stakeholders further embed risk/credit management.
- Identify problem lending situations & recommend appropriate corrective action to minimize losses & maximize recoveries .
- Receives details of prospective CA's from corporate banking & performs independent review detailed analysis of company /Client in order to review & assessment.
- Ability to prepare, analyst the financial statements to examine the firm's ability to earn the profit and generate cash flow in the future .
- Evaluate & provide assessment to restructure difficult credit applications into bankable deals where possible .

2- Credit Control Risk Management assistant manger -Arab national bank / 2018 -2022

- Mange, monitor, identify, measure and analyze risk management.
- adapting current development & future directions in risk management (operations -market risk).
- Oversee & report risk metrics to senior management.
- Automate task related to loans applications in credit sector & financial sector (including artificial intelligent – machine learning)
- Analyze financial statistical data quantitatively & qualitatively.
- Support policy specialist & risk review team.
- Deal with many banks systems such as (MUREX -FINICALE - ILAAP -Bloomberg) +DAILY EXCEL REPOER.
- Create the official loan contract submitted by Relationship mangers.
- Make sure that all legal and ANB policies are correctly link before client signature.
- Review client loan contracts before the finalizing process.

3- Treasury risk Operation Supervisor - Arab national bank / 2016 - 2018

- Manages aspects of risk through accounting, audit, and planning treasury functions.
- Oversees & deliver recommendations to board & board committee regarding financial, audit matters strategic initiatives direction.
- Ensure strict compliance with the statutory requirement to maintain cash reserve ratio (CRR) & statutory liquidity ratio (SLR).
- Notifying the dealer's in the chamber about the determining the investable balances in the bank .

4- Treasury risk Operation Supervisor Assistant - Arab national bank / 2012 - 2016

- Full responsible to draft the annul report on investment income for finance and audit committee.
- Assist Operations Manager in supervising daily report Treasury operations of organization.
- Address operational issues and concerns in a timely fashion.
- Managing The investment portfolio as well as bank service charge & investment income analysis.
- Manage & work to minimize financial risk deals .

Profile

- Experienced specialist in Risk (Operations & market risk).
- Strong treasury background. Knowledge of MS office including Excel.
- Finance and business profession with a demonstrated history of working in the Banking industrie.
- Courses in Artificial intelligence & Automation .
- Skilled in Business Planning, Banking, Task Management, Quality Control, KPIs.
- Holds 18 certifications in varient fields such as Human Ressources, Accounting, Risk Control, Finance, Change Management, Leadership, automation, artificial intelligence
- Project Management (PMP).
- Anti-Financial Fraud and Money Laundering.

Skills

1. Operation risk
2. Market risk
3. Quality Control
4. Strategic Business Planning
5. Team Improvement
6. Leadership
7. Time management
8. Microsoft Office
9. Analytical skills
10. Managerial skills

Education

Bachelors in Studies, Princess Norah Bint Abdulrahman University – 2011

Diploma in financial accounting from (HBS) Harvard business school -2021