



# Maha Al Khaldi

Financial Analyst, Auditor

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## EDUCATION

- King Khalid University, Saudi Arabia  
High School Diploma, in  
Accounting 3 years’student.  
2008-2010
- ILAC - International language  
academy in Canada - English course  
10 months, 2010 -2011.
- International Computer Science License,  
Saudi Arabia2011
- King Abdul-Aziz University Jeddah, Saudi  
Arabia B.B.A., Human Resources 2014-  
2018with Subject of HR application  
between the past and present

## SKILLS

- Team management
- Proficiency in use of Microsoft  
Office
- Communication skills
- Managing time
- Ability to make decisions and solve  
problems
- Ability to verbally communicate  
with persons inside and outside  
the organization
- Analytical thinking and planning.
- Accuracy and attention to details
- Organization and prioritization  
skills.
- Problem analysis, use of judgment  
and ability to solve problems  
efficiently.
- Spirit of Adaptability.

## Snapshot

Looking for a very challenging opportunity where I can contribute positively to the growth andexpansion of the organization and for the benefit / growth of myself.

## PROFESSIONAL EXPERIENCE

### NATIONAL BANK

March 2022 – Present

#### Senior Credit Control – Risk Management

- Evaluating new credit requests and reviewing customers' credit rankings with banks
- Setting up of terms and conditions of credit
- Ensuring timely payment of debts
- Identify, assess and inform direct and business management of internal and external issues that impact performance
- participate in regular team meetings, providing examples, suggestions and general insight to rest of the team
- Take full ownership of and responsibility for a portfolio of high value key customers, managing the full collection cycle including payment plans, stop supplies, dispute management and ensuring customer accounts are fully reconciled
- Apply time management techniques to ensure daily activities are achieved, improving own and rest of team’s performance which is aligned to achieving goals and targets
- Ensure the day to day activities conform to company policies and internal control procedures
- Provide insight and recommendations for customers within the debtor portfolio, to support the credit assessment process

### Ajil Financial Services

Feb 2021 – March 2022

#### Credit Officer Financial Analyst

- Supervising for all transactions related to the operation management.
- Managing payments, promisy note, and statement of accounts.
- Entering and processing the financial data to the oracle system.
- Ensure that the client has paid all the financial dues and approved to issue the final clearance.
- Credit contract review and audit

### The Saudi Investment Bank: 6 years

#### Branch Manager, 2016 – 2018

I work as a relationship manager and branch operations manager and employee management (6 employees) with their vacations and evaluation of their job performance.

- Direct all operational aspects including distribution operations, customer service, human resources, administration and sales
- Assess local market conditions and identify current and prospective sales opportunities
- Develop forecasts, financial objectives and business plans
- Meet goals and metrics
- Manage budget and allocate funds appropriately
- Bring out the best of branch’s personnel by providing training, coaching, development and motivation
- Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities
- Share knowledge with other branches and headquarters on effective practices, competitive intelligence, business opportunities and needs
- Address customer and employee satisfaction issues promptly

**Relationship manager, 2015 – 2016**

As Financial Operation Manager, reviewing Accounts transactions, Cash flow operations management, and team leader at branch C

- Understand customer needs and develop plans to address them
- Resolve customer complaints quickly and effectively
- Forward upselling and cross-selling opportunities to the sales team
- Promote high-quality sales, supply and customer service processes
- Aim to preserve customers and renew contracts
- Approach potential customers to establish relationships
- Gain solid knowledge of competitors

**Customer Service 2011 – 2014**

My duty included the art of dealing and communicating with customers professionally.

- Fulfill customer service requests via phone, email, mail.
- Establish and maintain effective and cooperative working relationships and excellent customer service with dealers and consumers
- Open and maintain customer accounts by recording account information
- Resolve product or service problems by clarifying the customer's complaint, determining the cause of the problem, selecting and explaining the best solution, expediting correction, and following up
- Manage large amounts of incoming calls
- Identify and assess customers' needs to achieve satisfaction
- Identify and assess customers' needs to achieve satisfaction
- Provide accurate, valid and complete information by using the right methods/tools
- Meet personal/team sales targets and call handling quotas

**Courses and Professional Exams**

- Successfully completed the Credit advisor special exam conducted by SAMA.
- HR Specialist Skills course, at Technical & Vocational Training Corporation. Four to Seven February2020.
- CME1 2020
- Acceptable Usage Policy at SAIB on March 6, 2018.
- Anti-Money Laundering Course, at SAIB on December 1, 2017.
- Fraud Prevention course, at SAIB on December 1, 2016.
- The PCI awareness course, at SAIB on September 29, 2016.
- Banking Consumer Protection Principles, at SAIB on November 23, 2015.
- Compliance course, at SAIB on November 23, 2015.
- Risk Management Concepts (with focus on ORM), at SAIB on July 29, 2015.
- Banking Consumer Protection Principles, at SAIB on May 20, 2015.
- Work Continuing Plan course, at SAIB on December 4, 2014.
- Job principles course, at SAIB on December 1, 2014.
- Securing SAIB's Information and protecting our Privacy course, at SAIB on June 24,2014.
- Sales and Customer Care course, at AMC & Associates on April 20-21, 2013.
- Behavioral Selling Skills Training Program (Workshop) on December 2012.
- Focus on Commitment course, at SAIB on November 6, 2012.
- Focus on Competing Money Laundering, at SAIB on November 2012.