



NAJMAL MUSTAFA

WORK EXPERIENCE

- 07/2013 – Present **Senior Risk Officer - *Risk Management, SPECIAL ASSETS***
Abu Dhabi Islamic Bank (ADIB) - United Arab Emirates
Restructure banks' assets while focusing on increasing revenue streams for ADIB. Evaluate, negotiate, recommend, implement and monitor workouts and asset/equity swaps based on scenario modelling. Perform root cause analysis on identified risk and recommend remedies to prevent the same in future. Implementation of Risk parameters adhering to Central Bank guidelines by thorough analysis, stress tests and crosscheck assets to assess every workout possibilities. Periodically monitor credit and risk reviews as a control/ audit exercise to safeguard the bank from any potential risk. Closely monitor the assets under different portfolios and maintain records of all activities to ensure maximum efforts are applied. Conduct training programs through ADIB Academy for new joiners and existing employees emphasizing Credit Risk. Create restructuring plans for board approvals and provide necessary status updates as requested by executive committee and administer any duties instructed by SVP/ EVP & the Global Head of Credit.
- 05/2009 – 06/2013 **Credit Officer - *REF & Mortgages, PRIVATE BANKING***
Abu Dhabi Islamic Bank (ADIB) - United Arab Emirates
Responsible in administering Private Banking & Real Estate portfolios thereby acquisition of new customers and increasing the wallet share with existing customers. Improve quality of portfolio through regularly monitoring the relationship and assessing risks. Conduct risk analysis and crosscheck securities/ assets and assess their suitability for lending. Interact with the obligor, review financial statements, conduct appropriate financial analysis and negotiate for any changes in documentation terms and conditions. Deliver key servicing standards to support client acquisition and retention. Assist in preparation and implementing business plan, strategy, budgets and related initiatives as instructed by heads. Incorporate latest developments and analysis of financial risks and recommend limits to credit committee.
- 02/2008– 04/2009 **BUSINESS DEVELOPMENT MANAGER**
Wavetec IQ Systems - Dubai Silicon Oasis - United Arab Emirates
Identify market opportunities for fundamental rating business, reseller channel setups, searching for new clients who could benefit from company products or services and maximizing customer potential in designated regions. Initiate product developments wherever appropriate, work closely with the heads in analytic groups and the local office heads. Improve the efficiency in operations, service levels and quality. Produce the right amount of service at the right time, of the right quality and cost.
- 04/2006 - 01/2008 **C.S ASSOCIATE/ MARKETING ANALYST**
Lloyds TSB Bank - Perry Barr Br., Birmingham - United Kingdom
Working as a team to ensure a world-class customer experience, proactively meet with customers face to face and over phone to discover their financial needs and provide product recommendation. Function independently to analyze relevant markets and understand the underlying dynamics thoroughly.



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EDUCATIONAL/ ACADEMIC QUALIFICATION

- 07/2005 - 03/2007 **MASTERS' IN BUSINESS MANAGEMENT**
Wolverhampton Business School - Telford, United Kingdom
Leadership & Team Management, Retail & Relationship Marketing, Business, Financial & Investments Risk, Banking Law, Macro & Microeconomics, Managerial Accounting & Statistics.
- 08/2001 - 06/2005 **BACHELORS' IN COMPUTER ENGINEERING**
M K University & IET Engineers
Operations Research, Data Base Management System, Analysis & Design of Information System, Client Server Computing, Software Testing & Object Oriented Programming.

PROJECTS/ TRAINING/ SEMINARS/ SKILLS

Training on Credit Risk Modeling, Islamic Financial Products by SHAPE INTL.

Trained in Credit Risk Modeling & problem loan management at Emirates Institute for Banking & Financial Studies (EIBFS). Has undergone various in-house training programs with Abu Dhabi Islamic Bank on real estate, maritime & construction finance comprising products like Purchase & Lease Back Ijarahs and products like Istisna - Contract for works & Forward Lease.

Trained on Performance/ Time Management, Liquidity Risk & Moody's diagnostic skills.

Undergone and passed several online examinations on performance & time management skills. Has gone through and achieved all level on Moody's diagnostic skills. Certified professional on risk assessment and trained on liquidity risks.

Seminar on Change Management

Dissertation/ paper presented on "Leadership & Change Management" as a part of research seminar on personal development with Change Management Council (CMC-UK) & Department for education & skills (UK & Northern Ireland) as a part of Masters' degree program at Uni. of Wolverhampton.

Project training on .NET platforms

Training at National Institute of Information Technology; thus provided ASP.NET developers with tools to allow viewing data about the state and trace and performed many operations on server level in context for aid testing.

KEY WORDS:

"Goal directed, time and behaviour management, conflict and dispute resolution, counselling and coaching, solution provider, presentation and project training, interpersonal, team building and staff retention skills, dependable and determined, policy and procedure administration and functions well independently, as well as a team member."

Date of birth : 15th April 1983
Nationality : Indian
Marital Status : Married

REFERENCES

Available upon request.

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