

Hussein Masoud

Nationality: Jordanian
Marital Status: Single

Tel: (+965) 90004614
Email: Hussein_masoud@hotmail.com
D.O.B: June6, 1979
Address: Al-Fintas , Block 2

A professional Corporate & consumer lending division banker (Credit Officer), with more than 10 years of extensive experience. Seeking new challenge in a big organization that will utilize my skills and offer opportunity for challenge and career development.

WORK EXPERIENCE

Corporate Credit Officer **Al-Babtain Group** **Dec'14 - To Present**

- Review the credit facility application and make sure that all Legal documents provided.
- Fill the legal opinion form and send it to the legal department .
- Update current customer files with all required documents and open credit files for new customers.
- Interact with customers to obtain additional credit information to support credit lines.
- Check for credit viability on requests for extended terms, and evaluate various adjustments or exception documents.
- Submit requests to senior management and supporting documents for accounts requiring credit lines.
- Provide analysis, evaluate and recommendations to determine credit line amount and communicate this information to customers and other team members of the company.
- Monitor receivables and collections and identify problem accounts and provide regular updates of receivables to management.

Accountant **Agam Group Limited Co.** **Dec '12 – Oct'14**

- Prepare monthly trial balance
- Prepare staff salaries, leave & indemnities
- Recording all account payables & sub-Contractors
- Handle Finance Manager's day-to-day work during his absence

Loan Officer **National Bank of Kuwait (CLD), Kuwait** **Nov' 08 – Jul'12**

Responsibilities:

- Review and check loan applications received from relevant departments in bank in order to recommends lending limits in line with CBK and Banks policies to ensure compliance based on statistical analysis and take the final credit decision.
- Process approved loans to the bank records through PC terminals to ensure proper crediting of customer's account.
- Recommends amendments to credit policy to increase profitability, improve asset quality as well as ensuring consistency of credit decisions.
- Help improving delinquency levels and ensure compliance and adherence to NBK and central bank of Kuwait criteria, policies and procedures.
- Identifies weakness and gaps in the credit policies, procedures and reports them along with the recommendations and suggestions to the management for review and discussion.
- Visit and communicate regularly with direct sales, Auto sales team and branches employees to explain NBK criteria & CBK instructions, train employees, coach junior staff, obtain their feedback and promote loan business volume.
- Coordination and cooperation with accounts officers in corporate banking department about private sectors loans by make studies and all credit researches.
- Handle customer's complaints and queries to improve customer retention.
- Assign work to collection staff to follow up on loans and customer status.

Operation Officer **National Bank of Kuwait (DSD), Kuwait** **Feb' 07 – Oct'08**

Responsibilities:

- Check loans before crediting it in accounts and issuing GPOs for customers who want to settle their liabilities in other banks and financial companies.
- Release the blocks on customers' accounts when they complete all the required documents of settled liabilities
- Open accounts for new customers & process credit cards application on CRM system.
- Train new staff in Auto Sales team & direct sales department by giving them an introduction on loans policies and buyouts as NBK policies & central bank policies.

Accountant **Al-Marefa Educational Services Co. (Cambridge English School)** **May. 05-Jan. 07**

- Preparing staff salaries (payroll), leave and indemnity for more than 500 staff members.

Accountant **Petroleum Services co. (Ahmadi Area)** **Apr. 04 – Apr. 05**

- Controller for Accounts payables.
- Analyzing of direct & indirect expenses of Operations Dept.
- Supporting Chief Accountant & preparing assets, depreciation, prepaid expenses, accrued expenses.
- Issuing quarterly financial reports (i.e. Trial Balance, Profit & Loss A/C Balance Sheet).
- Follow-up with External Auditors.

Accountant **Al-Fayez International Trading & Contracting Co.** **Oct.02 – Mar.04**

- Follow-up with banks, responsible for all clients' accounts, payable accounts (suppliers & creditors).
- Preparing monthly trial balance.
- Maintain all vouchers related to accounts (JV, BPV & CPV)
- Reconciling payable accounts for suppliers & creditors
- Monthly report project costs
- Preparing staff salaries (payroll) leave & indemnity

EDUCATION

Bachelor's in Accounting Applied Science University (Amman – Jordan) Feb '2002

CERTIFICATE/ TRAINING

New Recruit Development Program (NRDP)	NBK	Sep '07
Credit Analysis Program (corporate)	Institute Banking Studies of Kuwait	Oct '10
Anti-Money laundering		
Combating Financing Terrorism	Ernst & Young	Jan '12

COMPUTER SKILLS

- Microsoft Office Word, Power Point & Excel
- Accounting software experience (Tally ,Focus&shamell payroll system)
- PC Teller (Shrouq), CRM, Host, & Civil Service Commission (CSC).

LANGUAGE SKILLS

- Fluent Arabic and English (writing/communication skills)

REFERENCES

Available upon request.