

AAKIF RIDA

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EDUCATION

Paris-Saclay University

Master's degree in Banking & Finance

Paris, FR

National School of Trade and Management

Master's degree in management of banking and financial organizations

Kenitra, MA

EXPERIENCE

AYVENS - SOCIETE GENERALE

Analyst / Corporate Credit Risk

Paris, Amsterdam

Feb 2024- Ongoing

- Leading the first line of defense (LOD 1) activities to assess and manage credit risk for international key accounts at Ayvens, overseeing a global exposure of nearly €2 billion and ensuring strict adherence to Société Générale's risk policies.
- Holder of a 10% delegation on the total exposure of each group under my responsibility, with authority to allocate it based on risk analysis and counterparties' needs.
- Performing or validating internal credit ratings for groups and counterparties, ensuring strict adherence to internal rating methodologies.
- Drafting detailed credit memos, incorporating in-depth financial, extra-financial, and sectoral analysis of counterparties, and presented conclusions to SG RISQ management.
- Monitoring portfolio commitments and contributed to the production of risk management reports (DPD/NDOD, sectoral limits, Watch-List), while maintaining proactive regulatory monitoring.

BNP PARIBAS Corporate and Institutional Banking

Analyst / Asset Finance - Aviation

Paris, FR

Sep 2022- Oct 2023

- Structured and modeled financing solutions for aircraft acquisitions, including leasing, sale-and-leaseback, secured loans, and securitization of aviation assets.
- Conducted operational and financial risk assessments for aviation assets, focusing on residual value and market fluctuations.
- Developed financial forecasting models to assess asset profitability under various market and economic scenarios.
- Reviewed loan documentation, term sheets, and credit agreements to ensure compliance.
- Integrated sustainable finance considerations into aviation financing decisions to align with sustainability and decarbonization goals.

CREDIT AGRICOLE S.A

Intern Analyst /Operational Risk.

Paris, FR

Apr 2022 - Aug 2022

- Led Credit Agricole Mobility entities in operational loss collection and risk process analysis

- Implemented risk mapping, applied Group standards, and calculated operational risk costs for the group.

BANK OF AFRICA

Full time Relationship Manager

Beni Mellal, MA

Nov 2020 – Sep 2021

- Supported the development of client relationships by analyzing financial needs, proposing tailored credit

- solutions, and collaborating with cross-functional teams to enhance client satisfaction and drive revenue growth.

- Analyzed financing requests and managed associated credit risk.

VALORIS MANAGEMENT

Full time Analyst/ Portfolio Risk

Casablanca, MA

Feb 2019 - Dec 2019

- Measured portfolio risk metrics and analyzed the financial data making up the valuation and performance of the funds.

- Researched sector trends to provide insights on risk metrics and portfolio management.

- Monitored compliance with prudential rules and regulatory ratios imposed by the Moroccan Capital Markets Authority (AMMC)

ADDITIONAL INFORMATION

Professional Certification: AMF Certification, LSEG Certification.

Skills: LSEG Terminal, Microsoft Office, Intermediate Python proficiency.

Languages : English, French & Arabic, Basic proficiency in Italian.