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| Ala Al Hashimi  **Banking | Credit Analyst**    **a.k7@hotmail.com  +971505668731** | | |
|  | Profile Summary   * 6.3 years of experience in Banking. * Diligent Analyst skilled in outlining risk assessments and discussing potential compliance issues with management. * Expertise in analyzing customers. * A keen communicator with interpersonal, problem solving and analytical capabilities.   Educational Qualifications   * Bachelor’s on Human Resource Management, Al-Ain University UAE- Abu Dhabi (2019-2020)   Career Timeline | Key Impact Areas   |  |  | | --- | --- | | Customer analysis |  | | Financial Analysis |  | | Data Analysis |  | | Systems & Process |  | |  |  | |  |  | |  |  | |  |  | |  |  |   Key Skills   |  |  | | --- | --- | | Communicator |  | | Motivator |  | | Innovator |  | | Analytical |  | | Collaborator |  | | Team leader |  | | Mentoring skills |  | |
| Business support coordinator / Credit Analyst at FAB    **From Sep’13 to Dec’19** | | |
|  | Professional Experience  **Feb’17 – To Dec’19 with First Abu Dhabi Bank as ‘’Credit Analyst’’**  **Career Highlight:**   * Review accuracy and completion of documentation received in order to confirm its compliance with the banks credit policy. * Perform underwriting activities in order to confirm application compliance with the banks credit policy * Escalating application to the credit manager based on the agreed authority matrix. * Ensure completion of required action before/ after production on daily basis. * Alert to reporting line managers on all exception cases where there is doubt on the overall customer creditability and associated risk to the bank. * Documentation discrepancy & follow up with braches. * Employer verification, by reviewing companies list status and companies profile. * Analyzing documents such as bank statement, central bank risk reports, security cheques and salary certificate, customer verification emails and employment verification emails into the loan initiation software. * Ensure that customer profile is normal by verify Blacklist, CBRB & AECB Reports   **Seb’13 – To Feb’17 with First Abu Dhabi Bank as ‘Business support coordinator’’**  . **Career Highlight:**   * Primarily assists sales team, process customer applications provided by sales team. * Preparing business report and maintaining daily trackers. * Ensure the smooth business process and evaluates the documents before processing. * Identify the major clients to modify the policy and follow the credit score system.   Technical Skills   * Ultimus Customer Software, Intellect system & First data system (NBAD) * Customer Acquisition System- CAS, T24 System (FGB) * Advanced Excel, Windows and MS Office 2016. * UAE visa report system, Labor Ministry contracts report system. * Central bank reports system, AECB report system. * BPMS system, Loan postponement (FAB)   **Personal Details**  **Date of Birth: 2nd September 1992**  **Language Known: English and Arabic**  **Address: Abu Dhabi, UAE**  **Nationality: Yemeni**  **Marital Status: Single**  **No. of Dependents: None**  **Visa Status: Employment**  **Driving License: Yes** | |
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