**Elgazzar**

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| 04.05.1991 | Date Of Birth |
| Egyptian | Nationality |
| Male | Sex |
| Single | Marital Status |
| Elgazzar.206166@2freemail.com  | Email |
| Light Vehicle U.A.E | Driving License |
| Arabic and English | LANGUAGES |

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**Work History**

**October 2013- Current (Emirates NBD Bank) UAE**

* **Retail Credit Mortgages Unit (Home Loan)**
* **Credit Analyst And mortgage agreements Preparation**

**Job Description**

* **Brief Description**

To ensure proper handling of new and/or existing mortgage applications both pre and post approval during the required Turn Around Time. A processor is in charge of all documentation and requirements are complete, proper system checking and data entry, maintaining all necessary MIS, preparation and release of required letters and responding to both external and internal customers on time.

**Detailed Description**

* **Registration:**
* Prepare required registration and post registration documentation
* Daily maintenance of Registration MIS for new cases
* Prepares reports required for Registration Team
* Receive all the original title deeds and mortgage deeds from the registration team and send it for lodgment and keep  a separate updated MIS for the same
* **Documentation**:
* Prepares necessary Arabic documentation for cases pre-approved and approved and release them within Turnaround Time.
* Prepare Arabic documents for DLD / Mortgage Contracts / Govt department.
* Prepare all the letters required by the developers (undertaking letters, NOC, etc)
* Ensures all required documents are available prior to release of any letter
* Receives original documents from all the team member and send it to the vault for proper lodgment
* End to end processing for Home loan closure including English/Arabic documentation.
* Withdraw documents required by RCC or OPC on Permanent and Temporary basis as and when required
* Prepare all the letters required by the developers (undertaking letters, NOC, etc)
* Meeting the customers to get necessary signatures on post registration documents as and when required Any other job assigned by the unit manager.
* **Retail Credit Centre (Personal Loans)**
* **Credit Analyst**

**Job Description**

* Process Mortgage, Personal loan, Auto loan, Credit card, Self Employed applications.
* Evaluating the liabilities and exposures in every case and measuring the feasibility of lending.
* Recommending for credit decisions based on analysis.
* Carry out UAT testing for new systems and IT projects from credit retrieval point of view and help the department in successful roll out of the same. Projects include – archival of records in FINNONE LMS, promo based charges in FINNONE CAS and others.
* Actively involved in MIS readings and preparing Excel reports on the overall performance of the unit.
* Displayed proficiency in attending meetings with product/business team and credit department managers, followed by preparing minutes of these meetings.
* Performed review and analysis of financial information to determine risk involved in lending money to individual/Corporate clients.
* Conducted independent review of individual borrowers. Evaluated individual customer’s financial status such as liquidity, profitability, credit history and cash with other banks before approval / recommending for approval Retail banking Clients.
* Perform DEDUPE for existing liabilities exposure capping for ENBD group customers.
* Perform world Check, Central Bank, CBRB, Etihad Bureau and internal blacklist prior to recommending retail facility for individual
* Plan, coordinate, and implement strategies/ programs aimed at protecting the Bank at all times through legally enforceable documentation / securities which are effectively controlled and monitored through a follow-up system.
* Monitoring and control of various sanctioned limits/ loan granted for community projects.
* Safeguard the Bank and the customers by detecting, preventing and reporting any fraudulent activity by following audit and money laundering deterrence guidelines.
* Performed checking & control of various sanctioned loans granted. Reviewed delinquent account records to determine which customers are overdue for loan payments including release of documents on full payment settlement.

 **Education Qualifications**

* **Bachelor of Management Information System (MIS), from Alexandria university 2008-2012**
* **Emirates NBD Courses**

|  |  |
| --- | --- |
| ► Credit risk analyst ► Customer Relationship Management► Auditing► Accounts Management► Team Leadership► Stress Management | ► Money Laundry Course► Financial Modeling & Analysis► Presentations► Capital Markets► Management Information System► Working With Diversity |

 **Software Skills**

**Finn one LMS | Vision plus | Finn one CAS | Central Bank system|AS400| Etihad credit Bureau | Watchlist|Finnacle| World check system | Emcredit | MS Excel, Word and Outlook | Doc Safe |**

**CRM | Oniel |**

**Accomplishments**

► Achieved Certificate Award for best processor in Retail Credit Centre Personal Loans.

► Appointed by management as the key point of contact for Arabic translation and processing for all Home Cash Loan Applications.

► Achieved highest rating and fastest processor with minimal errors in the department for consecutive months.

**Competencies**

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| --- | --- |
| ► Cross-Cultural Work Environments► Team Building► Dependable and result oriented as team worker | ► Self-motivated quick learner► Training & Staff Development |

**Professional Synopsis**

Exceptionally well organized with a track record that demonstrates self-motivation and initiative to achieve both personal and corporate goals. Looking to prove my professional skills by taking challenging positions in a reputed and professionally managed organization with career opportunities for both personal & professional growth.

Best Regards

Elgazzar