**Haris**

[**Haris.335184@2freemail.com**](mailto:Haris.335184@2freemail.com) **Credit Analyst**

Highly dedicated Credit professional with 2 years of experience in managing financial and physical verification, credit systems, debt management, reporting and analysis of all credit-based system operations. Possess ability to apply business insight and professional judgment. Adept at quantitative analysis and client relations with capability to provide cost-saving evaluations by applying detail-oriented mind-set. Implement strong financial planning and analytical skills to inform senior management of critical trends and reduce expenditures. A team player with exceptional communications and interpersonal skills and aptitude to cultivate and maintain business relationships.

*Areas of Expertise include:*

|  |  |  |
| --- | --- | --- |
| * Credit Analysis | * Credit Risk Control | * Reports Preparation |
| * Business Model Analysis | * Relationship Building | * Benchmark Analysis |
| * Financial Reporting * Financial Statements Preparation | * Strategic Planning & Analysis * Budgeting & Forecasting | * Problem Resolution * Process Improvement |

**Experience & Notable Contributions**

**CRIF (DUN & BADSTREET)** • Dubai • Since 2014 - Present

**Credit Analyst**

Furnish active functional support in the administration of financial and physical verification of small and medium sized companies. Collaborate with marketing business units and other internal customers to expedite in analysis and structuring of credit applications. Actively assess various business models, implement analytics and formulate all the reports while distributing credit ratings. Foster strong business relationships by coordinating with different banks.

* Execute ratio analysis and conduct comparative study against industry averages. Confer and structure credits requests by determining, calculating and mitigating inherent risks and recommending to management.
* Ensure complete documentation of all credit applications in compliance with the standard documentation policy of regulators. Examine and periodically review credit product programs established for specific target markets.

**Education & Training**

**Bachelor of Science in Applied Accounting**

Oxford Brookes University | UK | 2015

**Association of Chartered Certified Accountants**

Phoenix Financial Training | Dubai | 2012 – 2015

**Master of Science in Accountancy**

University of London| UK | 2017 – 2017