**Hazeena.371367@2freemail.com**

**Hazeena**

Accomplished and results-oriented banking professional with 10+ years of experience in Corporate / Commercial Banking, relationship and customer management, and accounting. Self-motivated and eager to contribute dedication, and drive toward collaborating with a growth-oriented organization to achieve targeted business goals and financial objectives. Offer well-honed analytical and problem-solving skills, and backed by strong technology orientation. Quick learner, capable of adapting to changes within the competitive environment, and a team player seeks to learn and advance career in a way that will prove to be beneficial to the firm’s effective functioning.

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| --- | --- | --- |
| ***Areas of Expertise include:*** |  |  |
| * Banking & Financial Reporting
* Risk Mitigation & Management
 | * Credit Analysis & Assessment
* Customer Service Skills
 | * Periodic Reporting Management
* Problem Analysis & Resolution
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|  |  |  |

**Professional Experience**

**NATIONAL BANK OF ABU DHABI**•Dubai •May 2011 – Present

**Sr. FINANCIAL ANALYST**

Managed the accounts of corporate customers and monitored risk exposure whilst evaluated credit worthiness. Complete documentation, internal Memo’s and RMD approval process, and liaison with various internal teams. Provide support for trade requirements of the client and timely approvals, and supported the team to achieve desired team objectives and goals.

**Key Accomplishments:**

* Delivered credit support by handling credit application process whilst provided credit support to the commercial banking team to achieve income and growth, and thereby enhanced portfolio income.
* Delivered administrative support in the day today management and monitoring of the corporate portfolio by supporting UH/SRM/RM by adhering to bank’s policies and procedures.
* Analysed financial statements, prepared spread sheet and credit packages, identified the borrower requirements, and structured credit packages.
* Provided credit support by handling credit application process and completion of basic information in facility reviews and prepared reports and KYC for management review.

**DUBAI BANK** •Dubai•May2008– May 2009

**Relationship Officer**

Managed the accounts of corporate customers by ensuring proper documentation, and maximised revenue through speedy and prompt disbursement.

**Key Accomplishments:**

* Analysed financial statements, prepared spread sheet and credit packages, identified the borrower requirements, and structured credit packages.
* Evaluated and assessed credit quality of corporate customers in terms of financial and operating risks, and proposed appropriate strategies to mitigate risk assessments.

**ABU DHABI ISLAMIC BANK** • Dubai •Jul 2004 – Feb 2008

**Credit Analyst**

Managed the accounts of corporate customers and monitored risk exposure whilst evaluated credit worthiness. Prepared and managed meeting reports, diary management and provided administrative support to the team.

**Key Accomplishments:**

* Interpreted financial statements, handled various customer credit proposals and prepared spread sheets and credit packages.
* Abetted SRMs/RMs in preparing customer correspondence and other related documents, conserved credit files and all other corporate and commercial finance administrative jobs

**HSBC BANK MIDDLE EAST LIMITED**• Abu Dhabi •Aug 2003 – Jul 2004

**TYPIST CLERK**

Delivered administrative support in the day today management and monitoring of the corporate portfolio by supporting SRMs/RMs by adhering to bank’s policies and procedures.

K**ey Accomplishments:**

* Provided administrative support to SRMs/RMs in preparing customer correspondence and other related documents, conserved credit files and all other corporate and commercial finance administrative jobs.
* Prepared facility offer letters and provided active support in customer support function.

**AL PHARABI INTERNATIONAL**• Dubai • Aug 2002 – Jun 2003

**Accountant**

Reconciled financial discrepancies by collecting and analysing account information. Ensured financial records of the company are maintained in compliance with accepted policies and procedures.

**Key Accomplishments:**

* Handled accounts up to trial balance, prepared and managed balance sheets and P & L account, whilst reported to the management in case of complications.
* Handled all accounts reconciliations, and analysed accurate recording of revenues and expenses, and maintain financial records of the company.

**CAMOX GUIDE INTERNATIONAL** • Dubai •May 2001 - Mar 2002

**Accountant**

Ensured financial records of the company are maintained in compliance with the accepted policies and procedures. Reviewed the reimbursement report for arithmetic accuracy, and verified payment vouchers and supporting documents.

**Key Accomplishments:**

* Handled all accounts reconciliations, and analysed accurate recording of revenues and expenses, and maintain financial records of the company.

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**Work Chronology**

KERALA CHEMICALS & PROTEINS LTD. COCHIN, INDIA, Accountant

**Technical Qualification**

Certified in Tally, Focus and Peach Tree Accounting Packages

**Education & Training**

**Master of Commerce (M. Com), [Calicut University, Kerala, India]**

**Bachelor of Commerce (B. Com), [Calicut University, Kerala, India]**

On boarding and Group Compliance Policies - Commercial Banking | AML, Sanctions, KYC | Risk Assessment for commercial bankers | Credit Appraisal Techniques, EIBFS, Sharjah | Certified Credit Analyst Diploma accredited by the American Academy of Financial Management | Fundamentals of Islamic Banking, Abu Dhabi Islamic Bank | Attended Personality Development and Public Speaking course based on Dale Carnegie System from Awakening Foundation, Bangalore, India