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| **Raja**  **Retail & Corporate senior credit analysis of SME** | | |
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|  | | **summary**   * Total of 17 years of banking experience in Dealing room for currency & NY stock market trading, treasury & retail and corporate banking. Both in UAE and Jordan. * My main experience in reading and interpreting financial statements as well as performing credit analyses. Exhibits solid expertise regarding equities and debts. Demonstrated ability to leverage analytical skills and to gather and review financial data and build models to perform analysis applying valuation methodologies. Skilled in performing in-depth client and industry. * Attended several specialized training courses in Finance analysis, Finance engineering, Banking, Accounting, Project management and advance Microsoft programming. |
| [*raja.370023@2freemail.com*](mailto:raja.370023@2freemail.com) | | **SKILLS & core competencies**  * Proven analytical and modeling skills with thorough understanding of financial statement * Excellent understanding of lending practices & high level enables to configure the solution to fit business situation. * Report writing skills * Very well-known with banking product knowledge as Trade, Cash management, treasury and Islamic Product * Strong problem solving skills with ability to identify problems, recommend solutions and present recommended approach * Professionalism and high quality service. * Innovation & Creativity in problem solving, providing solutions. * Decision Making and ability to choose which solutions would be best implemented * Excellent Interpersonal, negotiation & communication skills * Planning and organizing skills * Team leader with a positive outlook and clear focus on quality and integrity * Ability to work under highly demanding conditions * Technology skills: Microsoft Word, Excel, Access, PowerPoint, Outlooks and ERP systems |
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| **Personal information:** | |
| *Nationality:* | *Jordanian* |
| *Date of birth:* | *18/7/1975* |
| *Place of birth:* | *Kuwait* |
| *Status:* | *Married* |
| *Religion:* | *Muslim* |
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|  | | **PROFESSIONAL** |
| ***Jan 2005 - Nov 2016*** | | ***Dubai Islamic Bank - UAE*** |
|  | | |  | | --- | | **Small and Medium Enterprises (SME)** | |  |   **Companies Auto finance:**   |  | | --- | | Self-Employee | | Auto finance for Companies | | Rent a Car Auto Finance | | Rent a Bus Auto Finance | | Light Machinery Finance | | Heavy Machinery Finance |   **Individuals Auto Finance :**   |  | | --- | | Against Fix Deposit | | Salary Transfer | | Salary Transfer to Other Banks (PDC) | |  |   ***Roles, Abilities & responsibilities***   * Review the existing portfolio in a timely manner and recommend appropriate credit facilities in line with the bank’s credit policy to maximize earnings while containing risks to an acceptable level. * Analyze the audited financial statement and recommend credit proposals of applicant to the approving authority to meet financial objectives. * Study, analysis, recommend and decision SME and rent a car applications up to net finance amount of AED 2 million with yearly target portfolio of 360 million for SME & 480 million for rent a car * To handling all auto finance applications for all type of private firms (Sole Establishments, LLC, Partnership, free zone and branches of forging companies) from different sectors and from all emirates up to maximum net finance amount AED 2.5 million * To evaluate current performance, liquidity, weakness and strength to each submitter based on different criteria and preparing proposal sheet to higher management * Collate, classify and Analyses the various factors involved in the problem and identify the key ones and Weight each factor in terms of importance * Ability to offer a strong combination of tasks with ability to provide additional value of services * The assurance of quality is important in all work undertaking and is practiced in daily activities * Seeks to achieve highest standards of performance and quality * Determines the best course of action. Evaluates options based on logic and fact and presents solutions & Being able to work effectively under pressure * Provide opportunity and encouragement to help others reach their potential |
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| ***Apr 1999 - 2005*** | | ***SOCIETE GENERALE DE BANQUE – Jordan*** |
|  | | |  | | --- | | * Office in-charge for Back office of Dealing Room and Treasury Department * Dealer in FORX & NY stock market in Dealing Room * Staff in Clearing Cheques Deposits and Customers Services in Main Branch |   ***Roles, Abilities & responsibilities***   * Authority to transfer Funds in all currencies to different accounts to local and international correspondent banks up to limit 5 million JOD, to cover dues and payments at maturity date * Monitoring and reporting the daily position customers of Stocks and FORX of dealing room based on daily closing prices of stocks and currencies.Moreover,ensure that cash margin of the costumers is still covering the difference in prices& loses of customers. * To insure that all data entry to the banking system of all transactions of dealing room deals is done correctly and related to right accounts and confirming all this transactions with corresponding banks by SWIFT * To solve system problems with arrangement with IT department to ensure that all figures and accounts are represent correctly & fairly for Auditors and for financial audit report * Daily trading in foreign currencies, indicators and New York stocks for dealing room customers at spot & futures prices as new position or to liquidate an open position |
|  | | **Education** |
| ***1994 -1998*** | | **BA degree in Finance and Banking Science from Applied Science University - Amman - Jordan** |
| ***2000 - 2002*** | | **Master degree in Banking from Arab Academy for Banking and Financial Sciences - Amman - Jordan** |
|  | | **Training courses** ***EFSI and Dubai Islamic training Center***   * Effective Supervisory and Managerial Skills * Communication skills * Project management * IFRS * Negotiation Skills and Behavioral Analysis * Risk in bank management * Effective Supervisory and Managerial Skills * Analytical thinking |
|  | | ***Institutions of banking studies – Amman***   * Banks Accounts * The legal side of cheques * SWIFT massages * Using options for Investment, trading and hedging * Expectation for currencies price * Financial Engineering * Access 2000 * Advanced access 2000 * Accounting for Treasury Transaction, Risks and profits * Financial analysis |
|  | | **Languages**  * Arabic – Native Language * English - Excellent |