
PROFESSIONAL PROFILE

10+ years of progressive finance risk management experience in financial services & investment banking industries, delivering strategic initiatives to improve process. Directing & manage complex project management, developing ideas and statistical data to enhancement of overall Finance & Risk experience.

- Risk Control
- Credit Risk
- Financial Risk
- Compliance Risk

PROFESSIONAL EXPERIENCE

▪ **Mawarid Finance PJSC (UAE) – Finance & Investments – Dubai, UAE**

Manager – Credit Risk Analysis

30/2022 - Present

Reporting to Chief Executive Officer.

Key achievements

- ✓ Develop and implement IFRS9 Models (PD Model, LGD Model, EAD Model, ECL computation) as per the requirements.
- ✓ Timely enhancement of the model based on the data available and market impacts on the macroeconomics model.
- ✓ Enhancement of IFRS9 model based on regulatory guidelines in risk management and coded into SAS IFRS 9 systems.
- ✓ Prepare & Develop extensive data management report for the management report. Highlight any shortcomings in the risk committee meetings to Sr. management.
- ✓ Prepare reports on weekly basis on the financing and investment portfolio providing insight study on the key risk factors and mitigation strategies.

Senior Officer - Risk Analysis

03/2018 – 30/2022

Reporting to Chief Executive Officer.

Key achievements

- Risk Management activities:-
 - ✓ Prepare, analyze, and interpret Data to inform strategy by accessing Financing and investment portfolio and produce portfolio insight to support business strategy through Credit Life cycle.
 - ✓ Development and enhance risk reporting and analysis to ensure that all key risks and opportunities of financing and investment portfolio are adequately highlighted to Directors
 - ✓ Involved in development and validate IFRS9 provisioning models, Loss forecasting and stress testing according to global methodology. Prepare, validate and present IFRS9, Basel 2, AIRB model of PD, LGD, and EAD to the Directors.
 - ✓ Engage with Board of directors & finance teams to ensure models evaluations and methodologies are understood. Based on our 2019 to 2020 impact on Impairment reserves has been reduced by 33.26%. Overall Provisions has been fully provided with increase by 6% (having conservative approach)
 - ✓ Analyze and prepare monthly CB UAE reports (including FRF 31, FRF 74, Loans & Advances reports Etc.).
- Finance activities:-
 - ✓ Responsible for variance analysis, identifying trend and recommending action plans along with risk study to management. Preparing and reconciling all accounts receivable accounts and prepare report on same.
 - ✓ Prepare monthly financial reports and assist in the presentation of Reports to managers and executives. Preparing cost analysis, providing trends and forecast, also preparing financial and risk modeling.
 - ✓ Assist in the audit process by providing information and data as requested.
 - ✓ Prepare and analyzing all financial data and trends in financial market. Also conducting analysis on financial data, balance sheets and P&L reports, along with dashboard review and updates.
 - ✓ Manage banking relationships and

Sr. Associate - Credit Risk

05/2015 – 03/2018

Reporting to Head of Credit Risk

- ✓ Study Credit proposal submitted by business unit to ensure their compliance with the regulatory authority and the company's policies. Provide approvals stipulate terms & conditions to mitigate he credit risk borne.
 - ✓ Prepare the credit risk recommendation detailing the financials statement analysis, competitive positions, collateral coverage ratio, repayment capabilities and highlighting the risk and proposing mitigation.
 - ✓ Assists the head of credit Risk and review in the establishment and implementation of the credit policies, procedures, and process.
 - ✓ Ensure that changes in policies and procedures rising from change of products, regulations or systems are considered during analysis and administer of credit facility proposals in order to maintain up – to date policies and procedures.
- **Emirates NBD – Banking & Financial Service - Dubai, UAE**

Senior Credit Risk Analyst

11/2012 – 05/2015

Reporting to Head of Credit Risk Dept.

Key achievements

- ✓ Analyze credit data and financial statements to determine the degree of risk involved in extending credit or lending money.
- ✓ Evaluate customer records and recommend payment plans based on earnings, savings data, payment history, and purchase activity.
- ✓ Complete Credit applications, including credit analyses and summaries of loan requests, and submit to loan committees for approval.
- ✓ Proactively prevented fraud through diligence, effective reporting, and monitoring of financial statement, credit package preparation, and central bank reporting.
- ✓ Evaluating financial statements historical trends, projections, management performance, industry, cash flow, capital structure and collateral analysis.

EDUCATION

- **Master's in Business Management (MBA) – Edinburgh Business School, Dubai** 04/2015 – 12/2019

Major: Finance & Business Management

Key Subjects: Advanced Finance Management

Rank: 3.67 C.GPA

- **Bachelor's in Business Management (BBA) – Manipal University, Dubai** 04/2008 – 07/2011

Major: Marketing

Key Subjects: Advanced Finance Management

Rank: 3.8 C.GPA

COMPETENCIES

Areas of Expertise	Technical Skills	Short Term Courses
<ul style="list-style-type: none"> ▪ Compliance & Credit risk evaluation 	<ul style="list-style-type: none"> ▪ Microsoft Excel & VBA ▪ Power BI, Python ▪ Microsoft Power point, Oracle 	<ul style="list-style-type: none"> ▪ International English Language Testing System (IELTS) - Overall Score: 6.0 Bands
<ul style="list-style-type: none"> ▪ Risk Control Framework 	<ul style="list-style-type: none"> ▪ Financial Systems - Oracle ERP 	<ul style="list-style-type: none"> ▪ Anti Money Laundering Training
<ul style="list-style-type: none"> ▪ Financial Statements Analysis ▪ IFRS9 	<ul style="list-style-type: none"> ▪ STATA & CRM Data & Cobra Database 	<ul style="list-style-type: none"> ▪ Project Management - Strategy
<ul style="list-style-type: none"> ▪ BASEL 1 & 2 	<ul style="list-style-type: none"> ▪ Bloomberg & Moody risk analysis 	<ul style="list-style-type: none"> ▪ Finance Management - Basics