

# VENESSA JOJI

**Address:** P.O. Box 888, Dubai, U.A.E.

**Phone:** +971 55 4418540

**E-Mail:** [venessajoji@gmail.com](mailto:venessajoji@gmail.com)



## Seeking assignments in Credit Administration / Credit Operations in Core Banking Sector

### SYNOPSIS

- ❖ **MBA in Finance & Marketing** with an experience over **12 years** in Core Banking Operations, Client Relationship Management, Team Management, Marketing & Business Development.
- ❖ **Currently associated with Habib Bank Ltd, Dubai as Credit Officer.**
- ❖ **Expertise in ERP based MISYS Banking software and BAAN accounting software.**
- ❖ An effective communicator with excellent relationship building & interpersonal skills with strong analytical, problem solving & organizational abilities. Possess a flexible & detail oriented attitude.

### EMPLOYMENT SCAN

**Credit Officer - Assistant Manager**

**Habib Bank Ltd, Dubai**

**Since June '10**

#### **Key Responsibilities:**

- ❖ Joint Custodian with Head of CAD, UAE for Control documentation
- ❖ Initiation of the Facility documentation process (Offer letter, Facility booklet, Letter of Guarantee, Letter of Hypothecation, Letter of Lien, Corporate Guarantees); once the credit proposal has been circulated by the Risk Management, ensuring that all the Terms and Conditions are approved.
- ❖ Review of the constitutional documents of the existing and new customers and where necessary seeking legal opinions from the lawyers. Ensuring that the documents executed are in accordance with the terms of the legal constitution of the borrower and / or as suggested by the lawyers.
- ❖ Maintaining proper follow up with the business units once the Facility documentation has been handed over for proper execution by the client.
- ❖ Making certain that all the Facility documentation received back after the execution by client is in line with the policies laid down.
- ❖ To assist Head of CAD, UAE in release of Credit lines once all the documentations are in perfect order.
- ❖ Responsible for preparation of facility booklets, Local Purchase Orders once the auto loan application is in place.
- ❖ Assist in review and disbursement of auto loans on completion of documentation.
- ❖ Responsible for the online creation and release of vehicle mortgages along with application of No Objection Certificates in RTA & Ministry of Interiors, Abu Dhabi.
- ❖ Issuance of confirmation certificates and credit enquiries for the customer.
- ❖ Joint signatory for day-to-day transactions.

- ❖ Lien marking/ Unmarking of the collateralized against Bank's finance.
- ❖ Follow-up with Corporate Heads, SRMs/RMs for rectification & completion of control documents.
- ❖ Issuance of NOC to borrowers once liability is settled & limit is withdrawn.
- ❖ Maintaining the 'Safe in – Safe out' Register for all Security documents and daily maintenance of the CAD security vault.
- ❖ Maintaining the MIS for the total portfolio, Exception ticklers.
- ❖ Raising exceptions with all corporate units for compliance.
- ❖ Reporting the daily and month-end overdue reports, Exception Report & Watch list accounts Report to HBL Head Office.
- ❖ Checking the day-end reports for day-to-day transactions.
- ❖ Coordination with internal and external auditors (Central Bank of UAE, State Bank of Pakistan, HBL Head Office Pakistan etc) for acceptable audit ratings.

### Relationship Officer

**Habib Bank Ltd, Dubai**

**Mar '08 – Jun '10**

#### Key Responsibilities:

- ❖ Steered initiatives towards Marketing Payroll Accounts to Corporate customers.
- ❖ Successfully met and exceeded monthly targets.
- ❖ Coordinated between the customers, bank operations and IT department.
- ❖ Evaluated account opening documents.
- ❖ Maintained healthy environment between all the members of the team.
- ❖ Interfaced with key clients for generating business from the existing accounts and expanding business.

### Accountant

**H2O Concepts, Dubai (Finance Department)**

**Oct'07 – Feb'08**

#### Key Responsibilities:

- ❖ Accounts Receivables follow up.
- ❖ Maintenance of Petty Cash.
- ❖ Reconciliation of Statements, filing of invoices, etc.
- ❖ Worked on ERP based **BAAN accounting software**.

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## **EXPOSURE FORTE**

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### Banking Operations

- ❖ Monitoring overall functioning of processes, identifying improvement areas and implementing adequate measures to maximize operational efficiency.
- ❖ Creating & implementing workflows to facilitate structured support in all areas and issues.
- ❖ Knowledge in Banking procedures and documentation processes.

### Client Relationship Management

- ❖ Managing customer centric banking operations, forwarding customer instructions to the concerned department & ensuring customer satisfaction by achieving delivery & service quality norms.
- ❖ Interfacing with clients for understanding their requirements & suggesting the most viable solutions / products and cultivating relations with them for customer retention & securing repeat business.
- ❖ Developing relationships with the customers in target markets for business development.

### **Team Management**

- ❖ Coordinating with cross-functional teams by setting higher expectations and initiating individual member accountability.
- ❖ Ensuring healthy work atmosphere for the accomplishment of targets.

### **Marketing**

- ❖ Taking care of the marketing operations with focus on achieving sales growth.
- ❖ Identifying new streams for revenue growth & developing plans to build consumer preference.
- ❖ Promoting new products, ensuring their availability, distribution & market development.
- ❖ Using sales forecasting to ensure the sale & profitability of payroll accounts, analysing business developments & monitoring market trends.

### **Business Development**

- ❖ Business planning and analysis for assessment of revenue potential in business opportunities.
- ❖ Conducting competitor analysis by keeping abreast of market trends.
- ❖ Implementing competent strategies for business with a view to penetrate new accounts and expand existing ones for meeting pre-determined business objectives and targets.

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## **EDIFICATION**

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**MBA in Finance & Marketing** from TKM Institute of Management,  
University of Kerala in 2007

**B.Com** from Hindustan College of Arts & Science,  
Madras University in 2005

**12th** from International Indian School, Saudi Arabia  
C.B.S.E. in 2002

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## **IT CREDENTIALS**

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*Conversant with MS Office (Word, Excel, PowerPoint) and Internet Applications.*

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## **PERSONAL VITAE**

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<b>Nationality</b>	:	Indian
<b>Marital Status</b>	:	Married
<b>References</b>	:	Can be provided upon request