



MERCIA VEENA PAIS
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CAREER OBJECTIVE

- *Self-motivated individual looking for an opportunity of professional growth and excellence, commensurate with qualification and experience.*
- *A senior level professional, with 15+ years of comprehensive work experience in both Conventional and Islamic Banking in the UAE.*
- *Have an In-depth knowledge and experience in handling various Retail Banking products like Mortgages, Personal Loans and Credit Cards.*

PROFESSIONAL EXPERIENCE

Credit Analyst – EOSB Jan 2020-Apr 2021
Abu Dhabi Commercial Bank (Dubai, UAE)

Key Responsibilities:

- Ensuring that EOSB transferred to the existing accounts is reviewed so that hold & release of accounts are processed accordingly for liability & non liability customers.
- Ensuring that the turnaround time is adhered to with respect to all the EOSB received accounts in compliance with ADCB related policies & procedures.
- Review of documents provided by the customer, notify customers on final decision and further intimate the team for the release or funds adjustment.
- Assist to address EOSB customers leaving country permanently, by settling their liability with available funds & blocking of Credit card.
- To ensure customer and internal emails are handled smoothly without any delay.

Senior Officer - Mortgages Aug 2017-Dec 2019
Union National Bank (Dubai, UAE)

Key Responsibilities:

- Assisting line manager in delegating cases to the team; providing decisions relevant to underwriter's case queries.
- Serving as key liaison to other business units; responding to escalated queries.
- Managing appraisal and processing of credit proposals for salaried as well as self-employed customers with focus on factors including:

- Borrowing capacity, repayment ability, future cash flows, financials analysis, ratio analysis and feasibility of the proposed transaction.
- Proving value as consistent learner and team player; assisting senior management in consistently streamlining process gaps and mentoring junior staff.
- Handling of the daily mortgage MIS; tracking different types of transactions including First Sale, Resale, Refinance, Part Refinance and Buyouts, etc.

**Senior Credit Evaluator - Mortgages
Mashreq Bank (Dubai, UAE)**

Feb 2013-Jul 2017

Key Responsibilities:

- Analyze and process credit applications from Salaried and Self Employed clients. Analyzing revenues & expenditures, current and future debt obligations, ratio tests, justifications, analysis of monthly operating statements and annual audits of loan recipients. Reviewing of cash flow statements and property evaluation to determine feasibility of granting loan request.
- Perform risk analysis and assess the risk associated with the applications and approve within Delegated Authority Level ensuring compliances and prepare concise case study reports for each application based on the analysis and findings with credit policy and recommend for approval for higher authority levels ensuring the minimum turnaround time being met.
- Identify potential credit risks, provide feedback to the Policy Development and assist in developing and reviewing the policy guidelines in line with market requirements and delinquency rates.
- Supervise, train & organize the team consisting of Junior Credit Analysts, ensuring efficient operation of the department at all times.
- Ensuring prompt reporting to fraud department in case of discrepancies; identifying areas of concern and helping strengthen fraud prevention controls.

Achievements:

- Silver star Award from Risk Management Group on Outstanding contribution - 2015.
- Extramile recognition awards for the month of March 2013, August 2013 and December 2014.
- Level 1 delegation of up to AED 5 Million.

**Credit Evaluator – Credit Cards & Personal Loans
Mashreq Bank (Dubai, UAE)**

Jun 2005-Jan 2013

Key Responsibilities:

- Managing the appraisal of credit card / personal loan proposal, scrutiny of relevant documents before sanctioning limit and disbursing the same ensuring compliances with credit policy. Performing the credit worthiness of the customers by reviewing all relevant documents and gathering the market feedbacks from the concerned departments (BV, CPV and CCRD).
- Ensuring the required output quantity is met within the desired standards of procedural compliance adhering to programs based on Central Bank UAE guidelines.
- Minimize risk through implementing effective and proactive fraud detection and credit control policies.

- Data validation of all applications, checking the details, approving or declining, assigning limits on the same based on eligibility criteria.

Additional Activities / Responsibilities

- Heading the WNS team which is based overseas by guiding, instructing, problem solving along with timely execution of the relevant activities within the stipulated time. Provide timely support to business partners by fast tracking of escalation cases, high priority cases relating to corporate and private banking customers and verify cases are out of stipulated TAT. Ensuring the daily login cases are allocated to the teams on time and then check the staff queues for the pending cases.

Achievements:

- Certificate of award for Extraordinary support towards Direct Sales success in August 2012.
- Certificate of achievement in recognition of performance in CIC for the month of December 2009 and January 2010.

EARLY CAREER

- Sept 2003 – Feb 2005 – Worked as Audit Assistant for M/s Dinesh Devadiga – Auditor & Tax Practitioner, India.
- Jul 2000 – Aug 2003 – Worked as Accounts/Audit Assistant for M/s Kamath & Kamath Chartered Accountants, India.

EDUCATION

- Completion of CA Articleship with M/s Kamath and Kamath Chartered Accountants under " The Institute of Chartered Accountants of India.
- Graduated in Bachelor of Commerce (B. Com) from St. Agnes College, Mangalore University with the specialized subjects in Advanced Accountancy, Income Tax and Cost Accounting.
- Computer Skills – MS Word, MS Excel, Tally Accounts Package.

Professional Development: Trainings & Certifications

Business Continuity Management System (BCMS), UNB Internal
Information & Cyber Security Awareness, UNB Internal
VAT Quarterly Refresher and Training, UNB Internal.

PERSONAL INFORMATION

- **DOB:** 14th June, 1978
- **Marital Status:** Married
- **Nationality:** Indian
- **Driving License:** UAE Driving License (valid till 05/11/2026)
- **Passport No. :** T9211625
- **Visa Status:** Husband visa
- **Languages Known:** English, Hindi, Kannada, Konkani.
- **References:** Available upon request