



ALI EZ- ALDEEN AYOUD

Credit Officer

Contact

Address

Dubai United Arab Emirates

Phone

+971551859914

E-mail

Ali.ezzaldeen90@gmail.com

Skills

Documentation
preparation

Compliance assessments

Customer Relations

Credit validations

Risk Assessment

Languages

Arabic

Other language(s): English

Hardworking Credit Officer well-versed in reviewing financial documents, preparing loan packages and making recommendations based on risk values. Detail-oriented and thorough with excellent judgment and good verbal and written communication strengths.

Work History

2021-06 -

Current

Credit officer

Ibdaa Bank, Tartus

Position Summary:

I had the privilege of working in **Ibdaa Bank** , as part of a dedicated team marketing the offerings of a humanitarian organization aimed at facilitating access to soft loans for individuals with limited incomes. In this role, I was responsible for establishing and nurturing strong relationships with government bodies and other pertinent institutions.

Key Responsibilities:

- Conducted assessments and granted approval for loan applications, both for individuals and businesses.
- Facilitated seamless transactions, ensuring efficient communication between loan institutions, borrowers, and vendors.
- Specialized in the areas of consumer, mortgage, or commercial lending, tailoring solutions to the unique needs of clients.
- Actively promoted a diverse range of banking services, including loans, current accounts, savings accounts, and deposits.
- Contributed significantly to the growth of the organization's financial portfolio by skillfully opening various accounts for individuals and businesses.

This experience has honed my expertise in financial services, relationship-building, and portfolio management, and I am excited to leverage these skills in future endeavors.

2019-06 -

2021-06

Loan Officer

Noor Microfinance Foundation, Tartous

Key Responsibilities:

- Conducted thorough evaluations of loan applications for both individuals and companies, making informed approval decisions.
- Oversaw the entire loan process, ensuring seamless transactions between loan institutions, borrowers, and vendors.
- Specialized in specific lending areas, including consumer, mortgage, or commercial lending, tailoring financial solutions to meet the unique needs of clients.

This experience deepened my expertise in the financial services sector, honed my relationship-building skills, and provided valuable insights into the dynamics of diverse lending sectors. I am enthusiastic about leveraging these skills in future professional endeavors.

2015-12 -
2017-06

Distribution coordinator
Syria Trust For Development, Latakia
Job Responsibilities:

- Acted as a key liaison for the Small Business Grants Program, focusing on families affected by conflict in the Latakia Countryside.
- Conducted comprehensive surveys of eligible cases, meticulously documenting them through visual documentation.
- Provided essential support to affected families, empowering them to achieve self-reliance and resilience.
- Produced detailed visual records depicting the circumstances of affected families post-receiving support, highlighting the positive impact of assistance provided.

This role allowed me to actively contribute to the betterment of communities affected by conflict and enhance my skills in documentation, support, and impact assessment.

2013-08 -
2015-06

Accounting and Audit Supervisor
Chawkat - Customs Clearance, Tartus

Job Responsibilities:

- Compiled daily reports detailing the quantities of unloaded cargo, ensuring accuracy and timeliness.
- Managed the oversight of the cargo unloading process and coordinated with the proficient team to guarantee smooth operations.
- Acted as the primary liaison for obtaining approvals from the Directorate of Transport in Tartus, streamlining compliance procedures.

In this role, I developed strong skills in accounting, audit, and logistics coordination while maintaining meticulous attention to detail in cargo management and regulatory complianc

2012-07 -
2013-07

General Practitioner

AL Tawfeer Bank, Tartous

Key Responsibilities:

- Delivered exceptional customer service through in-person, phone, and digital channels.
- Assisted customers with account management, transactions, and problem resolution.
- Promoted and educated customers about the bank's products and services.
- Maintained compliance with banking regulations and security protocols.
- Contributed to sales targets and cross-selling bank products.
- Collaborated with team members to ensure seamless service.
- Recorded and analyzed customer feedback to enhance satisfaction.
- Stayed updated on industry trends and regulations through continuous training.

In this role, I focused on delivering top-notch customer service, maintaining compliance, and contributing to the bank's growth objectives.

Education

2008-02 -
2012-06

Bachelor Degree - International Economy & Trading

Tishreen University - Latakia-Syria

2012-01 -
2012-05

ICDL certificate from: Computer Science

Al-Motawasset Institute - Syria