

Ghizlane Terbounia

Universal Senior Credit Analyst

+10 years Experienced in Credit Analyst and risk analysis. i have proven experience in assessment of creditworthiness of client companies. Got Certificate of Best employee of the 2016 year and many rewards and appreciation certificates, participated in the development of internal programs to help speed up productivity and saving time, a member of UAT team, rewards of best team member 2022 highlighted suspicious and fraud cases.



2008 to ***Tele Sales Executive***
2011: ***Dubai Islamic Bank :***

- Contact potential or existing customers to: informing, marketing and selling the bank products and services, assist them by answering their questions about the Bank's products and services.
- Communicate with customers to understand their requirements and need Offering solutions based on their needs and capabilities
- Preserve an updated customer database
- Handle complaints to preserve the bank reputation and keep records of calls and sales and following up with clients and offering them after sales services for best sales closure and future references.

Personal Info:

Address

Dubai
Al Warqaa

Phone

0566663352
0502134431

2011 To ***Senior Credit Analyst***
Present: ***Dubai Islamic bank, Retail Credit Department:***

- Responsible for analyzing, processing, and managing cases based on overall consideration of customer's profile, financial statement analysis in compliance with bank policy, procedures and central bank regulations.
- To handle and highlight any suspicious activities thereby mitigating risk exposure and increasing quality of analysis.
- Identify risks and weaknesses in various business processes,
- To ensure FVR is completed for each case and case successfully progresses through the implemented cycle.
- Ensure efficient and quality services are provided to both external and internal customers.
- Provide on the job training and guidance to juniors and new staff.
- Checking and analyzing of the recordings in data bases (Central Bank, Al Etihad Credit Bureau and Bank's internal data bases and systems).
- Prepare reports for higher management and any other urgent Duties occurring from time to time

E-mail :

Yuxella.gt@gmail.com

Place of birth:

Morocco, Casablanca

Date of birth:

1982-06-01

Marital status :

Single

Languages :

Arabic, English,
French and Urdu

<p><u>2005-01 to 2008 :</u></p>	<p><i>Assistant manager</i></p> <p><u>Wadi Haam BLDG Cont Est. Construction and Real Estate:</u></p> <ul style="list-style-type: none"> • Consult with customers to resolve complaints and verify data presented • Prepare a daily and monthly reports, invoices for both projects and dealers • then prepare necessary payment plans • dealing with the tenants and serve them satisfaction needed • Preparation of monthly reports and salaries sheets of employees and • workers and follow up on all the validity of documents, • created a system that helped saving money, time and efforts (by Microsoft Excel- visual basic) all others tasks required by management. 	<p><i>Skills :</i></p> <p>Windows, Word, Excel, Access, Visual basic, windev7, front page, outlook, power point, Banking Financial Software: (finone, Iflex Host, Collection, central bank, Etihad Credit bureau,) SQL database , Financial accounting Business banking and financial systems</p>
<p><u>Education</u></p> <p><u>2002-09</u></p> <p><u>2004-06</u></p>	<p><u>IDMAGE High institution, Business computing degree:</u></p> <p>A combination between Computer sciences and business management subjects studies : Accounting and analytic accounting, code of work, Management, statistics, business, marketing science and computer languages.</p>	<p><i>Interests :</i></p> <p>Pet caring Sport, Dancing Painting and drawing</p>
<p><u>2001-09</u></p> <p><u>2003-07</u></p>	<p><u>University of Hassan II, Economic science:</u></p> <p>Diploma in Economic Science and Business</p>	