



Khalid Al Eideh

(CRC Strategist)

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Senior Credit Administrator - Credit Risk &Control (CRC)Professionalwith 10+ Years of Experience in UAE

I am qualified, result oriented specialist in Credit Risk &Control (CRC), Global Banking (GB) & Commercial Banking, Risk management Division (RMD), Corporate & Commercial Finance (CCF), & in Credit Administration Department (CAD). Well Aware of all aspects of banking operations including, remittances, payment investigations, clearing, compliance, mergers, and system integration. I demonstrated my skills by tracking irregularities and system glitches that does not comply with applicable laws and industry benchmarks. I am detailed oriented individual with the capacity to view and approach processes from a broad perspective.

Expertise In

- Credit Risk & Control (CRC)
- Global Banking (GB)
- Commercial Banking (CB)
- Credit administration
- Credit Administration & Control (CAC)
- Risk Management Division (RMD)
- Corporate & Commercial Finance (CCF)
- Credit Administration Department (CAD)
- Credit Policy & Procedure
- Credit Relationship Managers (CRM)
- Internal audits
- Accounting and Finance
- Back-office operations
- Microsoft Windows OS
- Microsoft Office

Qualifications

Bachelor Degree, Finance & Banking
Applied Sciences Private University
Jordan

High School Certificate
Al Mutanaby Secondary School
UAE

Professional Highlights & Abilities

- Created and maintained a state of audit-readiness of the unit functions at all times and managed internal and external audit reviews with a satisfactory result.
- Involved in both conventional and Islamic facilities documentation related to Finance House and Islamic Finance House.
- Performed as the main hub between CAD and RMD / Law House / Business units for any raised inquiries and routed tasks.
- Managed the follow up mechanism for the post disbursement conditions as well as documentations deferrals.
- Ensured the best customer service to business partners and maintaining the agreed turnaround time for handling and disbursement of credit facilities.
- Prepared reports for post disbursements / deferred items and circulating it on monthly basis to business units with a copy to Credit Risk Management.
- Ensured data requirements by the audits, provided accurately and timely basis and make sure to achieve acceptable audit results at all time.
- Developed, tracked & monitored daily consolidated documentation and compliance status reports.
- Ensured department's operations, such as preparing the loan documents, recording the charges, and reporting of exceptions are done in a timely manner.
- Ability in delivering the work process with quality and on time.
- Ability to interact and communicating effectively with people from varied cultures and backgrounds.
- Ability to perform under pressure and work strain.
- Ability to work as a team leader, independently and as part of a team.

Career Snapshot

Senior Officer - Credit Risk Control Standard Chartered Bank (SCB) - UAE	May 2018 - Nov 2018
Assistant Manager - Credit Administration Finance House (FH) - UAE	May 2016 - May 2017
Specialist – Credit Administration & Documentation Abu Dhabi Commercial Bank (ADCB) - UAE	Nov 2014 - Apr 2016
Senior Officer (Team Leader) - Documentation Abu Dhabi Islamic Bank (ADIB) - UAE	Dec 2013 - Sep 2014
Senior Officer - Credit Administration National Bank of Abu Dhabi (NBAD) - UAE	May 2010 - Nov 2013
Credit Administration Officer Arab Bank PLC - UAE	Jan 2007 - May 2010

Professional Experience

Senior Officer - Credit Risk Control Standard Chartered Bank (SCB) - UAE	May 2018 - Nov 2018
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Key Result Areas

- Management and supervision of assigned unit by ensuring that documentation preparation, reviewing and perfection activities are performed in accordance with requirements of the Bank;
- Servicing all business units covering different segments including local corporate, middle market, medium enterprises and global corporate (overseas and multinational).
- Listening to business stakeholders needs, their challenges and priorities with respect to documentation by frequent interactions with them and providing the most appropriate solution while safeguarding the interest of the bank;
- Handling the mortgage of securities as stated in credit approvals i.e. properties, shares and equipment / machineries in their respective registering authorities;
- Creating and maintaining a state of audit-readiness of the unit functions at all times and managing internal and external audit reviews with a satisfactory result;
- Ensuring all Arabic translations provided for legal and constitutional documents requested by documentation teams in UAE, Qatar and Bahrain within agreed TAT and SLA;
- Assisting business units to obtain legal opinions, waiver & deferral approvals from legal & credit units when and wherever is needed;
- Providing assistance and support to custodians in their custody assignment as well as act as a back-up when required;
- Ensuring timely completion of the assigned monthly reports which are but not limited to expired documents, expired limits, expired deferrals in addition to central bank of UAE credit report.
- Staying up to date with laws and regulations related to municipalities / land departments / financial markets / free zones as well as any amendments announced for UAE commercial and civil law; and
- Handling any additional tasks assigned from the department head from time to time.

Key Result Areas

- Working as Team Leader for documentation unit reporting directly to the H-CAD;
- Supervising daily activities of documentation unit (documents preparation team and documents vetting team);
- Involving in both conventional and Islamic facilities documentation related to Finance House and Islamic Finance House;
- Assisting the H-CAD to formulate policy manuals / standard operating procedures (SOP) / Service level agreements for documentation unit;
- Receiving credit sanctions from risk management department and distributing among the documents preparation team to prepare Facility Offer Letters / Credit Facility Agreement and other standard facility and security documents;
- Reviewing the documents prepared by the team and ensuring it's in line with the terms and conditions mentioned in credit sanction before submitting to the concerned Relationship Managers for execution;
- Supervising and supporting the documents vetting team to review the executed documents received from Relationship Managers and ensuring that documents are properly executed and signed by the authorized signatories;
- Managing follow ups mechanism for post disbursement conditions as well as documentations deferrals;
- Coordinating and communicating with Law House (AKA Legal department in Banks) for their opinions for legal related matters as well as for drafting documents related to non-standard conditions or securities;
- Performing as the main hub between CAD and RMD / Law House / Business units for any raised inquiries and routed tasks;
- Staying up to date with laws and regulations related to municipalities / land departments / financial markets / free zones as well as any amendments announced for UAE commercial and civil law;

Key Result Areas

- Ensuring best customer service to business partners and maintaining agreed turnaround time for handling and disbursement of credit facilities;
- Providing advice and guiding other department staff as and when needed;
- Ensuring facilities for SME accounts that have been approved within approving authorities' powers and accurate authorizations are obtained;
- Ensuring approved credit lines are in compliance with the bank's approved overall and specific credit policies;
- Preparing documentation checklist to determine documents and securities required for each credit facility;
- Vetting of all security, charge KYC documents as per the outlined checklist, ensuring that terms and conditions, pricings, limit expirations and undertakings are stated as per the approved terms;
- Vetting of all security, charge documents pertaining to business finance or asset backed finance to ensure the documents are in line with the approved terms and conditions;
- Reviewing all signed documentation, upon receipt from the borrower, checking for accuracy and completeness to ensuring that all required legal documentation and undertakings are in place prior to releasing credit facilities to the Credit Control Unit;
- Ensuring complete sets of documentation against respective facilities are lodged into the Electronic Lodgment Register (EDLR) and those deficiencies /deferrals are entered as "exceptions" and the original documents are delivered to the Safe Custody Officers;
- Liaising with Safe Custody Officers and Credit Control Unit for release of documents and updating of EDLR after ensuring that the release has been approved by the appropriate authorities;
- Follows up with business RMs for receipt of deficient and/or expired documents as per the EDLR reports;
- Providing guidance and support to Junior staff of the Documentation Vetting Unit and performs a supervisory role as necessary or required;

- Preparing and sending share pledge release letters to the respective financial markets;
- Complies with audit comments and observations in respective audit reports within stipulated timeframes;
- Assisting documentation Vetting Manager in carrying out special assignments and fills in for the manager in his/her absence; and
- Authorization of loans /facilities/ transactions as and when required.

Senior Officer (Team Leader) - Documentation
Abu Dhabi Islamic Bank (ADIB) - UAE

Dec 2013 - Sep 2014

Key Result Areas

- Working as team leader for documentation and limits feeding covering different business units including corporate banking, private banking, real-estate, business banking, home finance and asset recovery management (Remedial);
- Receiving approved Credit Packages from Credit Risk Management and distributing among the team to prepare Facility Offer Letter and other standard security documents after ensuring that credit packages are properly approved by the required level of approving authority;
- Reviewing documents prepared by the team and ensure it's in line with the terms and conditions mentioned in the credit approval before submitting to the concerned Relationship Managers for execution;
- Reviewing executed documents received from Relationship Managers, ensuring that documents are properly signed by the authorized signatories;
- Preparing a full check list for each account upon the annual review highlighting the deficiencies and pending documents / securities and send it to Credit Risk Management (CRM) signed by CAD and the business unit;
- Coordinating with Legal & Sharia departments for on-going compliance with credit documentation requirements;
- Authorizing feeding the facilities limits in the bank core system as per terms and conditions in the credit approval after ensuring the perfection of security documents;
- Maintaining a firm control over the original documentation in fire proof cabinets by supervising the custodians to ensure that good processes in place to safeguard the bank's rights.
- Adhering to Credit Policy & Procedure Manual (and any other departmental procedures) and ensuring any policy changes which are smoothly implemented;
- Identifying any irregularity / deviation / exception in the conduct of borrowing accounts and promptly address those to the relationship manager and Credit Department for early resolution;
- Ensuring before release any of the collaterals that a credit approval is in place, the facilities are fully settled and it's not linked to any other existing facilities moreover ensuring the release documents are signed by the authorized officials to safeguard the interest of the bank;
- Ensuring data requirements by the audits are provided accurately and on a timely basis and make sure to achieve acceptable audit results at all time.

Senior Officer - Credit Administration
National Bank of Abu Dhabi (NBAD) - UAE

May 2010 - Nov 2013

Key Result Areas

- Ensuring that the securities are perfected before utilization of facilities and duly insured where applicable and ensuring that all documents including facility advice letters and/or loan agreements are properly signed by the borrower's authorized signatory in the required places, and verifying that the signatures are duly verified;
- Ensuring that credit approval is properly reflected in the facility documentation and that it follows the credit policies as amended from time to time, for reviewing and agreement with relevant business unit before the documents are finally released to the customer;
- Ensuring that the Bank is adequately protected at all times through complete, valid, continuing and legally enforceable documents offering valuable consideration for the approved facilities;

- Clearing the Bank's standard formats by legal department to ensure validity, accuracy and consistency with the laws of the United Arab Emirates and obtaining clearance on non-standard texts and documents;
- Developing, tracking & monitoring the daily consolidated documentation and compliance status reports;
- Maintaining thorough knowledge of all internal policies and procedures relating to facility documentation.
- Maintaining a thorough knowledge of laws and regulations related to security documentation and perfection.
- Jointly coordinating with the documents reviewing staff within CAD in addressing comments raised by external and internal audits, by ensuring compliance with audit findings through coordination with the relevant business units and ensuring compliance to exceptions related to documentations and other procedures;
- Assisting Credit Administration Officers and Unit Senior Manager in credit administrative matters as and when required to facilitate timely execution of the Unit's work.
- Obtaining market statements from ADX & DFM on monthly basis and update the status of pledged shares accordingly.
- Assisting Credit Administration Officers and Unit Senior Manager in the collection of the cash dividend cheques related to the pledged and lodged shares against corporate client's facilities which are being issued from the listed and non-listed companies to deposit them in the related accounts to be used by Relationship Managers to settle the customers' liabilities or over dues if any.

Credit Administration Officer
Arab Bank PLC - UAE

Jan 2007 - May 2010

Key Result Areas

- Preparing contracts & agreements according to the approvals;
- Checking the signing powers of authorized signatory;
- Ensuring that all security documents comply with the terms of approval;
- Preparing legal documentation including customized legal agreements and getting the required bank legal department approvals to ensure proper execution later on.
- Verification of all legal documents supplied by the credit relationship managers, ensuring its validity, authenticity and compliance to the bank internal policies;
- Controlling the validity of existing facilities through monitoring the renewal process with the concerned Credit Relationship Managers (CRM) and ensuring timely renewal/ amendment of facilities;
- Monitoring security coverage to ensure appropriate coverage is in place over assets pledged as collateral, and properly assigned to the bank;
- Following up with Credit Relationship Managers / Officers to complete the missing and expired documents;
- Maintaining control over all security documents and monitoring accounts conduct/performances.
- Ensuring the department's operations, such as preparing the loan documents, recording the charges, and reporting of exceptions are done in a timely manner.
- Following up on regularization of excesses and reporting un-authorized excesses to senior credit officer in case of non-regularization.
- Preparing monthly, quarterly, semi - annual and annual reports for the Head Office (Jordan).

Personal Information

Languages: Arabic (Native), English

Nationality: Jordanian

Religion: Islam

Address: Dubai, UAE
