



# POONAM BHATIA

## Banking Professional

Seeking assignments in **Credit Management / Documentation / Operations / Compliance** with a leading organization in UAE.

### PROFILE SUMMARY

- Progressive experience of **over 17 years in Conventional & Islamic Banks in UAE**, with expertise in **Credit Analysis and Underwriting**.
- Highly skilled in overseeing & managing the process of **credit applications, conducting credit risk assessments**, supporting business unit in managing client relationships and protecting & improving asset quality of assigned portfolio.
- Rich experience in managing **credit/lending life cycle**, including credit appraisal and approving proposals, conducting risk analysis and presenting & taking through the sanctioning committees.
- Hands-on experience in devising & implementing product policies, **risk frameworks and credit underwriting process**.
- Proven success in engaging in **credit risk management** that ensured reduced delinquencies and mitigated losses.
- **Improved operational efficiencies & cost controls** that strengthened bottom-line.
- Experienced in maintaining data from diverse information systems, analyzing large data sets and reporting using **MS Excel**.
- Attention to detail, multi-tasker and flexible with strong communication, planning, problem-solving & analytical skills.
- **Over 5 years' experience in team management** including hiring, setting goals and objectives, ongoing performance management and feedback, development and growth of team members.

### NOTABLE HIGHLIGHTS

- Streamlined the **credit decision-making process**, reducing processing time and enhancing customer satisfaction & operational efficiency.
- Successfully **identified and rectified anomalies in credit policy** guidelines, leading to improved compliance.
- Played a pivotal role in **training and onboarding new credit officers**.
- **Consistently won awards every quarter** at Emirates Islamic.
- **Recognized for outstanding performance in credit analysis**, receiving accolades for contributions to overall success of the department.

### WORK EXPERIENCE

**Apr'2023 – Jan'2024: Dubai Islamic Bank, Dubai as Assistant Credit Manager - Home Finance**

#### Responsibilities:

- Conducted comprehensive reviews of credit applications, ensuring alignment with the **approving limit authority of AED 1.5M**.
- Performed the **assessment of Credit Proposals**.
- Held discussion with Lenders, Borrower & Groups, analyzing complex structured finance deals and **reviewing documentation, facility agreements, loan/finance approvals, security & legal documents**.
- Conducted detailed **evaluations of commercial and residential properties for companies & individuals**.
- Managed **Financial Spreading for Annual Reviews and Ratio Analysis for clients**.
- Coordinated with **Relationship Managers for seamless loan/finance processing**.
- **Identified risks**, mitigating the extent of their impact and foreseeing possible risk mitigation measures to ensure portfolio health.
- **Administered operational matters** involving responding to client's requirements; identified key areas in business process improvement.
- Followed up with key stakeholders for queries, status, updates and credit early involvement to ensure compliance to SLAs.

### CONTACT ME AT

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### CORE COMPETENCIES

- Credit Analysis and Appraisal
- Credit Underwriting and Report writing
- Credit Risk Assessment
- Audit & Regulatory Compliance
- Delinquency Management
- Post Appraisal Review
- Credit Policy Implementation
- Portfolio Risk Monitoring
- Financial Analysis and Reporting
- Stakeholder Communication
- Process Optimization
- Islamic Banking Compliance
- Documentation & Reporting

### EDUCATION

- 2009: MBA (Finance) from Sikkim Manipal University
- 2005: BBA from M.G. University, Dubai

### TRAINING & CERTIFICATION

- Various trainings on Islamic and Conventional Banks in UAE

### IT SKILLS

- MS Office Suite

### BANKING SOFTWARE

- FINOONE
- FINACLE
- Loan Portfolio Management System
- Globus – T 24
- Vision Plus
- Intellect
- CRM

## PREVIOUS EXPERIENCE

Apr'2008–Mar'2012: First Gulf Bank, Dubai; Joined as Credit Coordinator; re-designated as Collection Coordinator in Feb'2009

Sep'2006 – Dec'2007: Silicon Gates Real Estate, Dubai as Customer Relationship Executive

Dec'2004 – Aug'2006: Citibank, Dubai as Telesales Executive

## PERSONAL DETAILS

**Date of Birth:** 8<sup>th</sup> June 1984

**Languages Known:** English, Hindi, Sindhi

**Nationality:** Indian

**Marital Status:** Married

**No. of Dependents:** 1

**Passport Details:** Valid Till 2029

**Visa Status:** Residence Visa/ Spouse Visa

**Driving License:** UAE License

- **Tracked early warning signals** in the form of exceptions in the account, financials as well as other external data.
- **Executed all post-sale credit activities**, ensuring customer satisfaction and addressing any issues related to credit services.
- Developed remedial strategies for accounts at risk of delinquency.

**Oct'2015 – Mar'2023: Emirates Islamic, Dubai as Assistant Credit Manager - Home Finance**

### Responsibilities:

- Evaluated **credit applications with an approving limit authority of AED 3M**, ensuring thorough analysis of financial documents to mitigate risks associated with lending.
- **Led a team of 9 credit officers**, providing guidance and support to enhance team performance and.
- Conducted **training sessions for new hires and business teams**.
- Delivered presentations for business and credit teams, effectively communicating key insights and strategies during meetings.
- **Compiled detailed credit memos, providing in-depth analysis of applicants' financial performance.**
- Ensured that all approved credit requests adhered to the bank's policies and were processed within the designated turnaround time (TAT).
- Reduced the average processing time for credit applications.
- Achieved a **notable increase in approval rate of credit applications.**

**Nov'2013 – Sep'2015: Al Hail Orix PSC, Dubai as Senior Credit Analyst - Lease Finance**

### Responsibilities:

- **Collected documentation for credit applications**, verified authenticity of each document for integrity of credit assessment process.
- **Analyzed audited financial reports**, prepared comprehensive point charts that included key financial ratios to inform credit decisions.
- **Evaluated credit applications by assessing risk factors** associated with financial analysis, structuring, and collateral evaluation, ensuring a thorough understanding of each applicant's financial health.
- **Compiled and presented credit memos**, providing detailed recommendations to the final approving authority based on comprehensive analysis and insights.
- **Established a mentorship program for junior analysts**, enhancing their analytical skills and contributing to a more knowledgeable team.
- **Developed a standardized process** for credit application evaluations, enhancing consistency and accuracy in decision-making.

**Apr'2012 – Sep'2013: First Gulf Bank, Dubai as Credit Analyst - SME Banking**

### Responsibilities:

- **Analyzed SME loan documents to identify potential fraud risks** within the sourcing channel.
- Assessed individual income based on comprehensive analysis of company bank statements.
- **Interacted with stakeholders for loan decisioning** and enhancement of Credit limits.
- **Reduced instances of fraud in the SME Lending Process** by implementing rigorous verification procedures.