

**PERSONAL INFORMATION** Aalaa Dedah

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Gender Female | Date of birth 01/01/1993

Nationality: Syrian | Marital Status: Single

**SUMMARY**

**An experienced Credit Professional with 7+ years of experience** in Finance & International Business, banking, credit management, risk mitigation, Credit Analysis, Risk Assessment and portfolio management, Skilled in the areas of supervising and training employees.

**WORK EXPERIENCE**

March 2019 – Present:

- **Credit admin and control Supervisor /Credit department at “Cham Bank”.**
  - Review the credit facilities files which belong to the client's requests (grant - renewal - adjustment) within central bank decisions and Islamic Sharia
  - Checking contracts and official documents to sign them from the client and close the deal.
  - Checking collateral and giving permission for forgiven credit to execute on the system.
  - Checking documents related to credit activation (personal guarantee, withdrawal bond, general terms, and conditions, credit facilities agreement).
  - Ensure the documentation of guarantees within the credit file and the preservation of customer files and guarantees & certificates of right in kind and assurance letters within the vaults allocated for safe storage.
  - Monitor the credit portfolio and related collaterals, and submit periodic reports to the local regulatory entities.

February 2016 - February 2019:

- **Provisions and Reporting Senior Officer /Credit department at “Bank of Jordan Syria”.**
  - Monitor the credit portfolio and related collaterals, and ensure its compliance with the credit policy and central bank regulations.
  - Classify portfolio according to Central Bank of Syria CBS laws and regulations.
  - Prepare monthly and quarterly reports requested by Central Bank of Syria CBS and Bank of Jordan Group.
  - Calculate the needed provisions against credit exposures.
  - Coordinate with the information technology section and external automation company to automate reports.
  - Review credit applications and provide needed recommendations from a review perspective.

April 2015 - January 2016:

- **Customer Services Officer at “Al-Fouad Company for Exchange”.**
  - Coordinate and follow up with “**Western Union**” for transaction and remittances.
  - Prepare transfers receipts and ensure its compliance with Central Bank regulations.
  - Sending and receiving remittances.
  - Prepare exchange invoices.

August 2014 - September 2014:

- **Customer Services trainee at “Commercial Bank of Syria”**
  - Open current accounts.
  - Entry and update customer's data.

## EDUCATION

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- **Master Of Business Administration**  
 “Islamic Banking Department”, November 2020  
 Graduated from **HIBA "Higher institute of Business Administration"**  
 I got the first rank with average about 91.42%.
- **Bachelor's degree in Economic**  
 “Banking and Insurance Department”, July 2014  
 Graduated from **Damascus University** with average 75.32%.

## TRAINING COURSES

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- **March 2022:** Decisions Making at “**Cham Bank**”
- **February 2021:** Letters of credit at “**Cham Bank**”
- **October 2019:** Personal finance at “**Cham Bank**”
- **October 2016:** How to write Business Emails with “**Magma team**” / online course.
- **October 2016:** Comprehensive Banking program which includes (Trade finance operating, Operation of a bank, Anti-money laundering and terrorist financing act policy, and central deposits at “**Skills Center**”
- **May 2016:** Money & Credit Council Regulations Decision No (395/MN/BA) at “**Banking Training Center**”
- **November 2015:** Intermediate accounting (IA) at “**PDI Institute**”

## VOLUNTEER EXPERIENCE

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April 2021 - Present:

- **Researcher at “Young Researchers Team” with Syrian Association of Financial and Accounting Professions (Safap).**
  - Preparing proposals for the concerned authorities regarding the development of the economy.

December 2020 - Present:

- **Author and Auditor at “Global Islamic Economic Magazine (GIEM)”**
  - Writing articles related to banking, finance, and Islamic economics.
  - Check the magazine before publishing it on the official website.

## PERSONALS SKILLS

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- **Mother tongue(s):** Arabic
- **Other languages:** **English:** Professional working proficiency
- **Computer Skills:** Professional skills in MS Office (Word, Excel, outlook)