

**BAYAN MUSTAFA. S. AL-ADAYLEH**

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**PERSONAL INFORMATION**

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| * Nationality: Jordanian
* Gender: Female
* Date of birth : 10-7-1971
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**OBJECTIVE**

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To secure a competitive and challenging position in the Banking sector or any institution that would enhance my experience and benefit from my skills and potentials.

**PROFESSIONAL EXPERIENCE**

**Jordan Kuwait Bank**

**Remedial & collection department**

**June 2013 -present**

**3D Modern gallery**

**Account Manager**

**March 2012 – May 2013**

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**X – Press Telecommunications**

Credit Supervisor

October 2004 – May 2008

Reviewing the customers files to assure all the date/rate plans/agreements/approvals/documents are right and approved.

Assign for XPress customers their credit rating and their credit limits.

-Checking amendment files/sign/document/all data are right approved.

-Calculate the subsidy amount for the all requests from the sales

-Calculate the penalty amount for all tariffs.

- Approve any additional services required by the customers after checking the customers rating and payment s history.

-Reviewing the reversal amounts and assures that its amount corrected.

-Credit Adjustment ( reversal -cancel payment – return check – calculate of activation fees and subscription fees – calculate subsidy.

- Disconnected and reactivation the account .-

**Jordan commercial bank**

Credit Officer , Main Branch , Amman

March1995 - September 2004

* Direct supervision and execution over all kinds of loans , collection bills and credit card services granted to customers .
* Developing and re-shaping the collection process :
* Communicating with customers and encouraging them to come forward to obtain special loan offers.
* Restructuring the basics of " client approach " in order to ensure regularity in payments.
* Setting the ground basis of follow ups for all kinds of facilities granted to customers including vocal methods , field visits , continuous observation and re-scheduling payments.
* Customer service is a major entity in the daily working day . and this includes helping them through the whole process of applying for a credit , filling the forms , preparing the needed documents , getting them familiar with the methods of payments and installments and finally being always there for them for any kind of assistant through phone and personal visits .
* Studying all credit application presented to the Branch by customers and giving recommendations based on various points as personal income , type of business , money capital .. ect

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* Preparing daily , monthly and annually reports to upper management and the Central Bank of Jordan .
* As part of starting my practical experience in the main branch I got the privilege to work in every single department of it starting with customer service and going through the Teller position and customer helping point to the credit division with all its aspects.

**EDUCATION**

1989 - 1993 University of Jordan Amman – Jordan

**B.A. Degree in Sociology / Political Sciences**

Rating : Good +

**LANGUAGES**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**• Arabic : Mother Language**

**• English : Writing , Reading , Speaking ( Good )**

**TRAINING COURSES**

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* **Disk Operating System DOS** / Shmeisani Educational Center

 Amman – Jordan / Oct. 2 – Nov. 2 , 1993

* **Economic Feasibility Studies for Projects** / Institute of Banking Studies / Amman – Jordan / June 3 – June 7 , 1995
* **Credit Studies in Overdraft Accounts** / Institute of Banking Studies Amman – Jordan / July 1 – July 5 , 1995
* **DOS and Windows** / JGB Training Center / Amman – Jordan Oct. 21 – Nov. 8 , 1995 .
* **Credit Risk Analysis** / Arab institution for banking studies Amman – Jordan / Nov. 25 – Nov. 29 , 1995 .
* **Effective Management of Lending** / Institute of Banking Studies Amman – Jordan / July 25 – July 29 , 1998 .
* **Banking Credit** / JGB Training Center / Amman – Jordan Nov. 17 – Nov. 21 , 1998 .
* **Loans and Credit System** /JGB Training Center /Amman – Jordan March 18 , 1999 .
* **Legal Aspects of Credit Contracts**/ JGB Training Center Amman – Jordan / July 4 – July 7 , 1999
* **Applying Revolving Master Cards** /JGB Training Center Amman – Jordan / May 10 , 2001 .
* **Banking Transfer** / JGB Training Center / Amman – Jordan / April 6 – April 10 , 2003 .
* **Introduction to MS Outlook /** xpress Training Center /Amman-

 Jordan /july 25 & 26 2005

* **Advanced Excel /** xpress Training Center /Amman-

 Jordan /September 21 & 22 2005

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* Good computer literacy.
* Excellent communication skills.
* Hard working and copes with pressure .