



Bayan Bani Ahmad

Business Administrative

CONTACTS

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Jordan, Zarqa

Jordanian

Married

DOB: 11/10/1989

SKILLS

- Computer Skills - MS Office
- Financial Analysis
- Credit Assessment
- Loan Structuring
- Customer Relationship Management
- Risk Evaluation
- Regulatory Compliance
- Communication Skills
- Team Collaboration
- Attention to Detail
- Quick-witted
- Teamwork
- Time Management
- Solving Problem
- Work well under pressure

LANGUAGES

- **Arabic** Mother Tongue
- **English** Good

OBJECTIVE

Dedicated and results-oriented Loan Officer with extensive experience in the financial industry. Proven track record of assessing loan applications, analyzing financial data, and making informed lending decisions. Adept at building strong client relationships and guiding borrowers through the loan process. Exceptional communication and negotiation skills to ensure successful deals. Proficient in underwriting guidelines and regulatory compliance. Seeking to leverage my expertise to contribute to a dynamic lending team and drive business growth.

EDUCATION

- Diploma in Business Administrative 2010
Zarqa Governmental College

WORK EXPERIENCE

- **Loan Officer** 1/2/2020 - Present
Accounting Audit Office
 - Meet with loan applicants to identify their needs and collect information for loan applications.
 - Analyze active loan files on a regular basis and recommend solutions to speed up the loan process.
 - Complete loan contracts and teach clients on policies and regulations.
 - Interview applicants to define financial eligibility and establish debt payment plans.
 - Monitor and update account records.
 - Submit loan applications in a timely manner.
 - Prepare detailed loan proposals.
 - Reject loan applications and explain deficiencies to applicants.
 - Respond to applicants' questions and resolve any loan-related issues.
 - Operate in compliance with laws and regulations.
- **Customer Relations Officer** 2016 - 2019
VITAS
 - Promotion and marketing of Vitas Jordan products.
 - Fill out loan applications.
 - Financial analysis of the loans provided.
 - Executing field visits to project loan requests.
 - Continuous follow-up with customers before and after granting a loan.
 - Full knowledge of all administrative policies and procedures related to grants and collections.
- **Loan Officer** 2010 - 2016
National Microfinance Bank