

SADIQ ALI AL-MALALLAH

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OBJECTIVE

Seeking a challenging position in a professionally managed organization where opportunities exist for success and growth that offers prospects for advancement, and where I can incorporate my specialized education.

WORK EXPERIENCE

June2018 – Present:

Future Pipe Industries Co. (Dammam)

Senior Credit Controller

May2017- June2018:

Dr. Sulaiman Al-Habib Medical Group- (Rawafed Health International Co.)

Assistant Manager, Credit Control & Collection

- Establish & Manage the Credit Department.
- Enhance credit and collection processes and payment follow-up with customers.
- Enhance reconciliation process.
- Prepare and present Credit & Collection reports.
- Manage the account receivables.
- Credit review & approval for new contracts.
- Monitor the clients' balances.
- Manage the bank reconciliation.
- Reduce Customer complaints and issues.
- Analyze delinquent accounts
- Monitor receivables and collections and provide updates of receivables to Management.
- Negotiate payment programs with delinquent customers.
- Prepare report on highest risk accounts including recommendations for resolution.
- Maintain memorandum doubtful and bad debt recovery records.

May2016- May 2017: National Medical Care Company (Riyadh)

(Riyadh Care Hospital & National Care Hospital)

Assistant Manager, Credit Control & Collection

- Restructure Credit & Collection Policies and Procedures.
- Restructure Credit & Collection Department.
- Improve billing and claims process & section.
- Enhance collection process and payment follow-up with customers.
- Daily monitoring on Inpatient balances.
- Enhance reconciliation process.
- Prepare and present Credit reports.
- Credit risk review to analyze the probability of losses due to a borrower's failure to make payments or internal process failure.
- Analyze delinquent accounts
- Monitor receivables and collections and provide updates of receivables to Management.
- Negotiate payment programs with delinquent customers.
- Prepare report on highest risk accounts including recommendations for resolution.
- Maintain memorandum doubtful and bad debt recovery records.

Aug 2015- May 2016: AIMina Group Of Companies (Riyadh)

Personnel Manager

- Launching the Company Policies & Procedures.
- Provide orientation to newly hired employees on the rules and regulations, vision and mission of the company and complete job details.
- Review and evaluate the performances of the employees in order to determine their strength and weaknesses.
- Manage the Payroll, Vacation and End of Service processes.
- Manage Annual Plans of: Salary Increments, Staff Vacations, and updating the Job Descriptions.
- Arrange files and documentation of all employees in the company

July 2004– July 2015:Riyad Bank (Riyadh)

Consumer Finance, Credit Card Operations

- **Key Functions**
 - Credit Policies / Procedures/ Risk/ Audit /Regulations
 - Credit Decision making, reviewing and managing customer credit files (internally and SIMAH), accept or reject the staff's credit recommendations.
 - Draft and review the credit policy and procedures for retail banking (starting from branch/call center till back office).
 - Periodic Credit Review analysis for enhancement the policy & procedures to control the lending process.
 - Credit risk review to analyze the probability of loss due to a borrower's failure to make payments.
 - Develop new policy & procedures based on the work impact to be complied with SAMA and SIMAH regulations.
 - Representative in SAMA Credit Card rules and regulations draft.
 - Launch a user manuals for the new changes in the policy & procedures.
 - Provide presentations/training to the staff (branches & back office) for any new policy/procedures/ new changes/new card types.
 - Develop & update the credit application forms & terms of conditions.
 - Manage the Key Risk Indicator (KRI) Report.
 - Review and change the credit scoring model
 - Confirm that risk management, control and governance are functioning correctly as intended by SAMA regulations and Bank policies & procedures
 - Develop and implement all the Service Level Agreements (SLA) for Credit Card Operations.
 - Audit Coordinator: gather information, Data, and evidences required by internal / external / SIMAH and SAMA auditors.
 - Responsible for closing all Audit/Risk/SAMA/SIMAH and Compliance exceptions and recommendations related to Credit Card Operations.
 - Representative in implementing the new changes based on the new regulations.
 - Manage the operation Losses & Fraud cases for Credit Card Operations.
- **Support**
 - Assist all the units in Credit Card Operations: New applications/Chargeback/Fraud/ Documentations/Fulfillment/ Processing and Integration.
 - Communicate with other units/channels of any outstanding issues.

- Managing the Credit Card Operations Dept. Plans & monitoring it.
- Representative in the campaign plans.
- Manage & implement the day-to-day workflow /operations assigned for the Credit Card Operations department.
- Manage all the tests for CRs (Change Requests) for any development or new changes in the credit card systems.
- Assist the credit card operations manager to analyze root cause of main staff weaknesses/problems, and take the optimum solutions.

Manager, Card Integration Specialist (December2014 – July 2015)

- Card Integration Department
 - Roles and Responsibilities
- Representative in the credit card product planning to ensure that the card integration process is aligned with the bank's regulations.
- Manage projects and changes with the external vendors and other departments to ensure the effective and efficient provision of the service.

Act. Mgr., Credit Cards Lending (Applications/Issuance/Credit Limits) (February 2013 –November 2014)

- Credit Card Applications/Issuance Department
 - Roles and Responsibilities
- Manage the Credit Card New Applications Department.
- Making the credit decisions for new and existing customers
- Manage the (Telesales Program)
- Representative in the issuance of SME (Small Micro Enterprise) Cards project.
- Representative the Credit Card Application Forms (Required fields/terms & conditions...).
- Preparing the Incentive reports for the Dep. Staff.
- Representative of Credit Card Operations in the new project for the new process (CDA) with FICO Company.
- Enhancing, monitoring, controlling and managing end to end process/actions and all related issues. (Data entry at Branches into Seibel up to Card Activation).
- Enhance the consistency of the credit decision for all the staff.

Section Head, Credit Cards Operations Support (August2012– January 2013)

- Credit Card Operations Support Department
- Manage the Loyalty Program (Hassad).
- Manage the corporate cards.
- Representative of Credit Card Operations in the new system project (Card Inventory Management).

Consumer Lending Officer – Credit Card Operations- (Team Leader) (July 2004 – July 2012)

- Credit Card Operations
- Manage the Credit Card Documentation Department.
- Manage SIMAH Admin users in Riyadh Bank.

2003- 2004: ALShaya International Trading Company (Riyadh)

Accountant(April 2003 – June2004)

- Finance Department
- Responsible for the reconciliations with bank statements.
- Responsible for preparing the credit payments.
- Ensure payments are made promptly within payment terms of purchases and contracts.
- Review processed checks and other payment documents before they were submitted for authorized signatories.

EDUCATION	Diploma in Accounting with Excellent Grade (GPA of 4.26 out of 5) from Institute of Public Administration, Feb 2002.																																																																				
CERTIFICATIONS	<p>Courses & Training on the following fields :</p> <table border="1"> <tr><td>Annual Credit Policy & Collections Event</td><td>Marcus Evans, Dubai</td></tr> <tr><td>Managing Project Risks</td><td>Droob</td></tr> <tr><td>Leadership Essentials</td><td>Droob</td></tr> <tr><td>Work Smarter not Harder</td><td>Droob</td></tr> <tr><td>Understanding Basic Medical Terminologies</td><td>Care Academy</td></tr> <tr><td>Achievement Award</td><td>MasterCard Worldwide</td></tr> <tr><td>Introduction To MasterCard</td><td>MasterCard Academy</td></tr> <tr><td>Certified Manager</td><td>Al-Tawail management consulting & training</td></tr> <tr><td>Total Quality Management (TQM)</td><td>Al-Tawail management consulting & training</td></tr> <tr><td>Stress Management</td><td>Al-Tawail management consulting & training</td></tr> <tr><td>Competency- Based Interview</td><td>Mayadin Training Center</td></tr> <tr><td>Competencies & Performance</td><td>Riyad Bank</td></tr> <tr><td>Effective Presentation Skills</td><td>Al-Tawail management consulting & training</td></tr> <tr><td>High Performance Teams</td><td>I.O.B</td></tr> <tr><td>Principles of Shariah Compliance</td><td>I.O.B</td></tr> <tr><td>Communication Skills</td><td>Mayadin Training Center</td></tr> <tr><td>Capstone Decision Accelerator</td><td>FICO</td></tr> <tr><td>Seven habits & Concentration</td><td>Mayadin Training Center</td></tr> <tr><td>Competency Workshop</td><td>Riyad Bank</td></tr> <tr><td>Certified in Human Relationship</td><td>Dale Carnegie Training</td></tr> <tr><td>Problem Solving and Decision Making</td><td>I.O.B</td></tr> <tr><td>Supervisory and Coaching Skills</td><td>I.O.B</td></tr> <tr><td>Credit Cards in Shariah Compliant Banking</td><td>I.O.B</td></tr> <tr><td>Certified of 6 Sigma Yellow Belt</td><td>Riyad Bank</td></tr> <tr><td>Money Laundering</td><td>Riyad Bank</td></tr> <tr><td>Six Sigma / Yellow Belt Training</td><td>Riyad Bank</td></tr> <tr><td>Principles of Banking</td><td>Al-Tawail management consulting & training</td></tr> <tr><td>Report Training</td><td>I.O.B</td></tr> <tr><td>Detecting Counterfeiting Methods in Signatures & Documents</td><td>I.O.B</td></tr> <tr><td>Siebel CSR Application Training</td><td>Riyad Bank</td></tr> <tr><td>Specialized Islamic Banking Products</td><td>Riyad Bank</td></tr> <tr><td>Finance & Purchasing Departments</td><td>Dr. Suleiman Al Habib Medical Centre</td></tr> <tr><td>English & Computer Courses</td><td>(Summer Training) at King Faisal University</td></tr> <tr><td>English Course</td><td>(Summer Training) at Saudi Aramco</td></tr> </table>	Annual Credit Policy & Collections Event	Marcus Evans, Dubai	Managing Project Risks	Droob	Leadership Essentials	Droob	Work Smarter not Harder	Droob	Understanding Basic Medical Terminologies	Care Academy	Achievement Award	MasterCard Worldwide	Introduction To MasterCard	MasterCard Academy	Certified Manager	Al-Tawail management consulting & training	Total Quality Management (TQM)	Al-Tawail management consulting & training	Stress Management	Al-Tawail management consulting & training	Competency- Based Interview	Mayadin Training Center	Competencies & Performance	Riyad Bank	Effective Presentation Skills	Al-Tawail management consulting & training	High Performance Teams	I.O.B	Principles of Shariah Compliance	I.O.B	Communication Skills	Mayadin Training Center	Capstone Decision Accelerator	FICO	Seven habits & Concentration	Mayadin Training Center	Competency Workshop	Riyad Bank	Certified in Human Relationship	Dale Carnegie Training	Problem Solving and Decision Making	I.O.B	Supervisory and Coaching Skills	I.O.B	Credit Cards in Shariah Compliant Banking	I.O.B	Certified of 6 Sigma Yellow Belt	Riyad Bank	Money Laundering	Riyad Bank	Six Sigma / Yellow Belt Training	Riyad Bank	Principles of Banking	Al-Tawail management consulting & training	Report Training	I.O.B	Detecting Counterfeiting Methods in Signatures & Documents	I.O.B	Siebel CSR Application Training	Riyad Bank	Specialized Islamic Banking Products	Riyad Bank	Finance & Purchasing Departments	Dr. Suleiman Al Habib Medical Centre	English & Computer Courses	(Summer Training) at King Faisal University	English Course	(Summer Training) at Saudi Aramco
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INTERPERSONAL SKILLS	<ul style="list-style-type: none"> • Driving for results • Established Management and Leadership skills. • Collaborating & Influencing • Decision Making • Acting with Integrity • Ability to produce consistently accurate work and multi task under pressure. • Ability to perform the assigned tasks successfully in the allocated timeframe. • Building Talent, self-training and development attitude. • High level of adaptability with business requirements. • Ability to identify, analyzes, solve problems and implement solutions. • Search for a relevant solutions to meet the business mission and vision. • Strong communication, presentation skills, I am highly proficient in both English and Arabic. • Excellent team and mentoring skills. • Creative Thinking. 																																																																				
TECHNICAL SKILLS	<ul style="list-style-type: none"> • Microsoft Applications: MSWord, Excel & Power Point. • FDI (First Data International) Sys & RDC. • Vision Plus (First Data International). • (Fair Isaac) products (credit Desk). • Credit review system from SIMAH. • Seibel from IBM Oracle System. • ArcMate System (Archiving System). • SAS from IBM Oracle System. 																																																																				

**PERSONAL
INFORMATION**

- **Nationality** : Saudi
- **Marital status** :Married
- **Date of birth**:17/10/1980
- **Language** :English & Arabic
- **Mobile** : +966 – 500951633

REFERENCES

Available upon request.