

# GHADA ESSAM KAMAL



## CONTACT INFO

**Address:** 23/63 Zahraa El Maadi

## OBJECTIVE

Seeking a generalist position where I can use my knowledge in Human Resources to carry out various Responsibilities in functional areas such as recruitment, policy implementation and employee relations.

## EDUCATION

**High School:** Manor House School

**Grade:** 92%

**B.SC Of Commerce:** Cairo University

Faculty Of Commerce, English Section

Grade: Very good with honor degree

## EXPERIENCE

### **The United Bank (Nov 2018-Present)**

#### **(SECTION HEAD –REMITTANCE DEPARTMENT)**

- Receipt of customer applications from the branches via a system and review them.
- Receipt of original remittances applications.
- All financial transactions in the system in the light of CBE regulations concerning outgoing transfers and check supporting documents and undertakings related to outgoing transfers for commercial and non-commercial transactions.
- Create swift messages for outgoing transfers and in/out transfers.
- Consider correspondent banks' STP criteria in preparation of FCY outgoing transfers.
- Handling ACH files.
- ACH rejection, cancellation and returned transactions.
- Filing and E-Archiving: e-archiving, scan, re-name with the related transactions with its reference and distribute to related clients.

### **The United Bank (Nov 2016-Oct 2018)**

#### **(OPERATIONS OFFICER –CENTRAL ACCOUNT OPENING DEPARTMENT)**

- Execute CIFs and accounts related operations accurately and on a timely manner.
- Ensure having complete and proper CIF and KYC required documentation according to bank procedures.
- Coordinate with Compliance and Legal divisions for any case that may require legal or compliance approvals.
- Execute any required non-financial data cleansing tasks.
- Ensure all CIFs original documents are received from concerned branches and timely delivered to archiving unit for E-archiving and filling a purpose.

### **The United Bank (Nov 2015-Oct 2016)**

#### **(CREDIT ANALYST –MICRO FINANCE DEPARTMENT)**

- Actively solicits microfinance loan accounts to meet the business needs of the customer.
- Analyzes overall loan applicant's qualifications to determine the feasibility of granting loans. Initiates credit and collection activities to ensure credit quality of accounts.
- Coordinates with concerned officers and/or other units related to processing and servicing of loan applications and loan clients.
- Ensures adherence to the bank's policies and procedures.
- Attends to inquiries and other requirements of the clients.
- Reviews and updates customer loan files and loan agreements to ensure adequacy for credit processing and loan booking.

## **COURSES & TRAININGS**

<b>Courses</b>	<b>Trainings</b>
<b>Professional HR Diploma (EgyCham-Certified 2022)</b> Grade: Excellent Approved by (HRCI & SHRM)	Trained at fine-tex factory for ready-made garments.

## **SKILLS**

### **Computer Skills**

Ms-Office (Word-Excel-Power Point)

### **Language Skills**

**Arabic: Mother Tongue**  
**English: Fluent**

### **Personal Skills**

- Good team player
- Good communicator
- Functions well under pressure.
- Willingness to learn.
- Decision maker and problem solver

## **ACTIVITIES & INTERESTS**

### **University Activities**

- Logistics member in MESE "Model Of Egyptian Stock Exchange"

### **Interests**

- Reading.
- Swimming.
- Photography.
- Traveling.

## **REFERENCES**

**References are ready upon request.**