MANAHIL BABIKER

Credit Administration & Lending Operations Specialist / Facility & Security Documentation / Islamic Finance

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PROFESSIONAL SUMMARY

Banking professional with 14+ years of experience across credit and lending operations, documentary collections, trade finance, and Islamic banking within leading institutions in the UAE and Sudan. Skilled in facility and security documentation, credit policy compliance, and cross-functional coordination with Credit, Legal, and Shari'ah teams. Proven ability to manage complex, high-value transactions with accuracy and within strict turnaround times, while building trusted relationships with stakeholders and clients. Seeking to bring this expertise to a financial institution committed to excellence and growth.

CORE COMPETENCIES

▪ Credit & Lending Operations	▪ Facility & Security Documentation
▪ Credit Administration & Documentation	▪ Trade Finance & Letters of Guarantee
▪ Documentary Collections (Import/ Export)	▪ Term Loans, Overdrafts & Lombard Facilities
▪ Islamic Finance (Ijarah, Murabaha, Musharakah)	▪ Relationship Management
▪ IBOR Transition Management	▪ Risk & Document Vetting
▪ ICC Rules & Compliance (URDG)	▪ Core Banking: T24, MIZAN, GLOBAL, IMAL
▪ CRE Conventional & Islamic Financing	

PROFESSIONAL EXPERIENCE

Specialist – Elite & Private Banking, Lending Operations & CAD Documentation
Apr 2022 – Present

First Abu Dhabi Bank (FAB) – Abu Dhabi, UAE

Consumer Banking: Term Loans, Overdrafts, IPO, Lombard (UAE/Singapore), CRE Islamic/Conventional

- Review all facility documents to verify amounts, profit rates, fee recovery, and terms against credit approval, bank policy, and procedures.
- Draft Facility & Security Documentation for CRE Conventional/ Islamic (Ijarah, Forward Ijarah) Term Loans, Overdrafts, and Lombard facilities aligned with credit approval.
- Vet CRE Conventional/ Islamic Term Loans, Overdrafts, and Lombard cases; ensure complete documentation compliant with credit approval and rectify discrepancies identified during vetting.
- Lead the IBOR Transition project for UAE and Singapore clients under Elite & Private Banking, including drafting and vetting of related Facility & Security Documentation.
- Prepare and perfect Security Documentation for pledged shares across ADX, FABS, FAB Custody, and DFM; manage pledging and release via the DFM Portal.
- Liaise with Legal and Shari'ah teams on non-standard formats and documentation queries; coordinate with stakeholders on transition-related requirements.
- Act as checker, verifying and validating the genuineness of facility/security documents and customer data prior to case submission.
- Create collaterals and implement limits in the T24 system; prepare facility instructions and forward to Loan Operations for processing.
- Managed complete facility and security documentation for jet finance transactions within Elite & Private Banking, navigating non-standard structures and coordinating with Legal for bespoke documentation requirements.
- Managed end-to-end mortgage registration and property documentation for CRE and Vanilla financing in Abu Dhabi, coordinating directly with Dari and ADREC; represented the Bank at sales and purchase completion meetings, overseeing transaction cheque handover and ensuring full transfer of security aligned with the policy.

- Maintain and circulate Deferral & Post-Disbursal Documents MIS to stakeholders monthly; ensure timely submission and zero outstanding queues.
- Provide guidance, training, and technical support on credit policy and procedures to team members and new staff; act as backup during absences.
- Processed specialized cases including unsecured loan restructuring.

Deputy Head of Trade Finance Department
2018 – 2022

Al Khaleej Bank – Khartoum, Sudan

Authorized Signature (BI) / Team of 6

- Processed transactions for issuance, amendment, cancellation, lodgment of claims, and payments for guarantees in line with credit policy.
- Managed Letters of Guarantee in strict compliance with ICC Rules (URDG) and local Central Bank regulations.
- Handled SWIFT/Telex transactions related to bank instructions and issued Import/Export forms in compliance with Central Bank regulations.
- Settled sight documents with full funding coverage across FX, Treasury, and Credit departments to avoid payment delays and interest loss.
- Oversaw import and export documentary collections and managed settlement of issued import documents.
- Coordinated with port customs and internal trade finance departments; followed up with Credit to secure LG issuance approvals.
- Verified all SWIFT messages prior to authorization and sharing with relevant departments.
- Managed a team of six trade finance operations officers, overseeing job objectives, performance, and department operations in the manager's absence.
- Prepared and submitted monthly and quarterly reports to the Trade Finance Manager covering operational advancement and financial performance.

Banker – Authorized Signature (BI)
Sep 2012 – Mar 2018

Al Jazeera Sudanese Jordanian Bank – Sudan

- Developed corporate and retail customer business in line with individual and branch objectives; provided teller services as required.
- Conducted loan case studies for corporate, individual, and microfinance clients (Murabaha, Ijarah, Musharakah), assessing creditworthiness and collateral.
- Prepared credit recommendations for the corporate manager and monitored enterprises receiving credit to ensure timely repayment.
- Took necessary steps for debt collection on overdue credit and provided ongoing business counselling to clients.
- Served as Customer Service Supervisor (KYC handling) and Clearing Supervisor for inward and outward cheques.
- Managed documentary collections for imports and exports; liaised with partner institutions including training organizations.

GM Assistant
Sep 2011

Credo Training Center – Khartoum, Sudan

- Assisted customers with the training center's programs and tracked course progress and receivables.
- Contacted customers to confirm course attendance; supported acquisition and growth of the customer base.

EDUCATION & QUALIFICATIONS

- **Islamic Finance Qualification (IFQ)** — Aug 2024
  Chartered Institute for Securities & Investment (CISI) & ESA Business School – London, UK
- **Master's in International Trade and Development** — Sep 2021
  University of Khartoum – Khartoum, Sudan
- **Bachelor's in Econometrics and Social Statistics** — Sep 2009
  University of Khartoum – Khartoum, Sudan

CERTIFICATIONS & TRAINING

- Islamic Financial Products – Emirates Institute of Finance (2026)
- Financial Planning – Emirates Institute of Finance (2026)
- Certified Documentary Credit Specialist (CDCS), Advanced – Aloula for Financial & Accounting Studies (2018)
- Certificate of Foreign Trade Specialist – Sudan Academy for Banking & Financial Studies (2017)
- Advanced Documentary Credits – Banking & Financial Training Center (2019)
- Managing the Agency's System & XML File Handling – Credit Information & Scoring Agency (2018)
- Reading Credit Reports – Credit Information & Scoring Agency (2017)
- Certificate of Micro-Economic Specialist – Sudan Academy for Banking and Financial Sciences (2014)
- ICDL Training Course – School of Math, University of Khartoum (2009)

SKILLS & LANGUAGES

Technical:

Microsoft Office Suite · Advanced Excel · T24 Core Banking System · MIZAN · GLOBAL · IMAL · DMS Portal

Professional:

Research & analysis · Negotiation · Presentation & communication · Planning & time management · Leadership & team development

Professional Strengths:

Independent self-starter with a solutions-driven mindset; known for thinking outside the box to resolve complex cases. Proactively reaches out across departments and stakeholders to find workable solutions and get things done. Works effectively with minimal supervision while maintaining high standards of accuracy and compliance.

Languages:

Arabic (Native) · English (Excellent)

REFERENCES

Ashutosh Maheshwari – SVP & Head of Credit, UAE Wealth Banking, FAB, Abu Dhabi, UAE

Tel: +971 55 941 1509

Joseph Tomb – VP, Credit Management (PCG), FAB, Abu Dhabi, UAE

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Muntasir Abdelhamid Alagib – CEO, Islamic Development Bank

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