

Objective

- ❑ Seeking a position utilizing my experience, skills & education with a leading firm that provides growth opportunities.

Qualifications

- ❑ Master Degree in Banking & Finance Sciences – Grade very good 1997-1999
Arab Academy for Banking and financial studies, Jordan
- ❑ Bachelor Degree in Accounting – Grade excellent 1994-1997
Jerash University, Jordan
- ❑ Diploma of Computer Programming and Systems Analysis – Grade good 1992-1994
Intermediate University Collage, Jordan

Professional Qualifications and membership

- ❑ **CICA** (Certified Internal Controls Auditor)
The Institute of Internal Controls (IIC), USA Dec – 2005
- ❑ **IRCA** Certified (ISO 9001:2008 Internal Quality Auditor) Apr – 2014

Career History

- ❑ **Manager, Quality Assurance & Control – Abu Dhabi National Islamic Finance (ADNIF)**
Subsidiary of National Bank of Abu Dhabi, Abu Dhabi – UAE **Nov, 2013- Current**
 - Develop and control a well scoped review and verification program to control all ADNIF's activities by enforcing concurrent Audit and review of all transactions (both financial and non-financial) in strict compliance with Company's internal policies & procedures, Central Bank regulations, Sharia guidelines
 - Review and evaluate the effectiveness and adequacy of ADNIF governance, risk management, compliance, control processes, systems as well as quality of performance to achieve ADNIF's goals and objectives.
 - Apply most prudent internal control principles, measures and techniques in the ongoing development of control reports
 - Maintain a Quality Management system (Complaint Management System)
 - Custodian of ADNIF's Templates, forms, formats, PPGs and Operational P&P
 - Monitoring Branded items and delivery
 - Maintain surveillance over the internal review programs and control reports and ensure that Internal Control staff members are following these requirements in strict order
 - Subject all new product schemes to thorough review and analysis in respect of approved product Parameters, contracts, accounting setup and key operational risks and controls.
 - Act as the Operational Risk Management Champion for ADNIF & ISD-NBAD for the implementation of group's ORM framework
 - Act as the Business Continuity Champion for ADNIF & ISD-NBAD for the implementation of group's BCM framework
 - Ensure all branches and HO departments are prepared for the ISO audit
 - Facilitate ISO's audit for all branches and HO departments
 - Ensure all official documents (Application forms, SLAs, Agreements, Contracts, MOUs Internal Memorandums, etc.) are in compliance with Central Bank, Common Law and Sariah regulations

Continue, Career History

- Ensure all policies, procedures and work instructions are in compliance with Central Bank, Common Law and Sariah regulations
- Develop the operational setup of structured Islamic Banking products and parameters.
- Business Continuity facilitator implementing the group BCM strategy for branches and HO departments.
- Ensure company is operating in strict compliance with Central Bank, Sariah and operational policies and procedures.
 - Attend to Central Bank's circulars as regards to name search, freeze/release of accounts pertaining to the Company.
 - Prepare and submit periodical MIS and other reports to Senior Management.
- General Ledger proofing and verification for branches and HO departments on monthly basis.
- Monitor & control investment, Treasury, Islamic finance, Trade Finance and Branch operations by managing the following activities:
 - Control over using two core banking systems
 - Daily checking of vouchers against system reports & source documents
 - Review Retail / Corporate finance deals
 - Review Treasury & Investment's deals
 - Development of Control Reports
 - Process analyses for various units / activities
 - Coordinate with Product Development team to ensure necessary checks and controls are in place before sign off.
 - Incident reporting to spot unauthorized alterations, omissions.
 - Prepare a comprehensive list of variance and exception reports and carry out thorough audits.
 - Release incident reports to various divisions and ensure that recommended actions are carried out.
 - Review customer's account opening and KYC documentation.
- ❑ **Manager, Internal Control – Abu Dhabi National Islamic Finance (ADNIF)**
Subsidiary of National Bank of Abu Dhabi, Abu Dhabi – UAE **Oct, 2007 - Nov, 2013**
 - Project coordinator of core banking system project (iMAL from Path) conducted the following activities: -
 - Setting Company's Requirements
 - Gap Analysis
 - Training on iMAL system
 - Products setup and parameterization
 - User Acceptance Test.
 - Soft Launching.
 - Develop the operational setup of structured Islamic Banking products and parameters.
 - Operational Risk facilitator, implemented the following ORM Tools:-
 - Risk Self-Assessment (RSA)
 - Operational Risk Assessment Processes (ORAP)
 - Operational Loss Database (OLD)
 - Key Risk Indicators (KRI)
 - Key Operational Risk Controls (KORCs)
 - Business Continuity facilitator implemented the group BCM strategy for branches and HO departments.
 - Ensure that company is operating in strict compliance with Central Bank, Shariah and operational policies and procedures.
 - Attend to Central Bank's circulars as regards to name search, freeze/release of accounts pertaining to the Company.
 - Prepare and submit periodical MIS and other reports to Senior Management.

Continue, Career History

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 - Release incident reports to various divisions and ensure all recommended actions are carried out.
 - Review customer's account opening and KYC documentation.
- **Manager, Compliance - Mawarid Islamic Finance, Dubai – UAE** **May,2007 - Oct,2007**
- Concurrent audit/review of all operating procedures and transactions (both financial and non financial), ensure execution thereon in strict compliance with internal policies and procedures, Sharia requirements/approvals and Central Bank regulations.
- Team member of core banking system project (**ICBA from Infopro**) conducted the following activities:
 - Setting company's requirements
 - Gap analysis
 - Training on ICBA system
 - Products setup and parameterization
 - User acceptance test
 - Soft launching
- **Senior Internal Auditor - Dubai Islamic Bank, Dubai – UAE** **Oct, 2004 – May, 2007**
- Team member of core banking system project (**I flex & FinOne**) conducted the following activities:
 - Setting the bank's requirements
 - Gap analysis
 - Training on **I flex & FinOne** systems
 - Products setup and parameterization
 - User acceptance test
 - Simulation
 - Soft launching
- Team member of wide-range of financial, operational, and compliance audit engagements as well as investigation engagements for the bank's various head office departments and its group of subsidiaries. Following my roles & responsibilities:
 - Review the integrity and reliability of the financial statements and their disclosures for quarterly, semi-annual, and year-end reporting to ensure conformity with the International Financial Reporting Standards (IFRS).
 - Perform reviews of critical business processes, evaluating the level of internal controls and identifying potential process improvement opportunities. Review and recommend Improvements relating to policies and procedures. Advise management on new developments that affect control and provide solution in a proactive manner.
 - Supervise the investigation of highly classified / risky issues and problems to ensure solving them and preventing their occurrence in future. Conduct special investigations and projects as they arise and advise top management of findings & recommendations.

Continue, Career History

- Direct the planning of individual audit assignments to ensure that professional standards are maintained. Counsel and guide auditors to ensure that the approved audit objectives are met and adequate coverage is achieved.
- Serve as the principal liaison of Internal Audit with auditee; conducting initial, interim, and exit meetings.

❑ **Internal Control Officer – Abu Dhabi Islamic Bank, Abu Dhabi – UAE** **Jan, 2001 - Sep, 2004**

- Monitor day to day branches, retail, Corporate and Treasury operations, Supervise reconciliation unit and Engaged in analyzing the processes of a variety of business units operating in the bank.

My responsibilities were as follows:

- Supervise the central reconciliation unit
- Monthly review / proofing of General Ledgers
- Daily review of transaction's vouchers against system reports & source documents
- Review Retail / Corporate finance deals
- Review Treasury & Investment's daily dealing
- Release incident reports to various divisions and ensure that recommended actions are carried out.
- Prepare a comprehensive list of variance and exception reports and carry out thorough audits.
- Analyzing findings and drawing conclusions about the reliability of internal control.

❑ **Public Accountant - Awni Farsakh & Co. Auditors, Dubai – UAE** **Apr, 1999 - Jan, 2001**

- In charge of providing Audit and accountancy services for a portfolio of clients.

Performed the following tasks:

- Inventory control and Bank Reconciliation
- Payroll management
- Managing Receivables and Payables
- Review of daily Journal and General Ledger
- Preparation of end of year adjustments' entries
- Preparation of T.B, Income Statement and B.S
- Assist in drafting the court expert reports

Training Courses & Development Programs

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| ❑ Influencers (Organizational Behavior)
NBAD Academy, Abu Dhabi – UAE | 18 th March 2015 |
| ❑ Credit Policy Training
NBAD Credit Risk Management, Abu Dhabi – UAE | 26 th Jan 2015 |
| ❑ Bring Your Heart To Work (Organizational Behavior)
NBAD Academy, Abu Dhabi – UAE | 16 th Dec 2014 |
| ❑ Islamic Finance Qualification (IFQ) - III
Minhaj Training Center, Abu Dhabi – UAE | 5 th – 6 th May 2014 |
| ❑ Internal Quality Auditor of ISO 9001
LRQA Business Assurance, Abu Dhabi – UAE | 20 th – 21 st Apr 2014 |
| ❑ Islamic Finance Qualification (IFQ) - I & II
Minhaj Training Center, Abu Dhabi – UAE | 6 th -7 th & 13 th -15 th Apr 2014 |
| ❑ Negotiations for success Program
RogenSi & NBAD Academy, Abu Dhabi – UAE | 9 th – 10 th Apr 2014 |
| ❑ Business Continuity Management
NBAD Academy, Abu Dhabi – UAE | 16 th Sep 2013 |
| ❑ Practical Aspects of Facilitating a Risk Self Assessment
NBAD Academy, Abu Dhabi – UAE | 23 rd May 2013 |

Amjed K.M Daas
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Continue, Training Courses & Development Programs

❑ Operational Risk Management Data Maintenance & Reporting RogenSi & NBAD Academy, Abu Dhabi – UAE	20 th May 2013
❑ Practical Aspects of Developing Key Operational Risk Controls NBAD Academy, Abu Dhabi – UAE	17 th Apr 2013
❑ Practical Aspects of Incident Reporting NBAD Academy, Abu Dhabi – UAE	16 th Apr 2013
❑ Practical Aspects of Facilitating Other Risks Analysis Process NBAD Academy, Abu Dhabi – UAE	9 th Apr 2013
❑ Making a Difference for people Managers - 3 NBAD Academy, Abu Dhabi – UAE	19 th Mar 2013
❑ Power Reading Skills EST Executive Skills Training, Abu Dhabi – UAE	6 th – 7 th Mar 2013
❑ Making a Difference for people Managers - 2 NBAD Academy, Abu Dhabi – UAE	17 th Jul 2012
❑ Making a Difference for people Managers - 1 NBAD Academy, Abu Dhabi – UAE	17 th Jul 2012
❑ ISO 9001 QMS Awareness LRQA Business Assurance, Abu Dhabi – UAE	18 th Jun 2012
❑ Managing Business Performance (From Strategy to KPIs) NBAD Academy, Abu Dhabi – UAE	22 nd Nov 2011
❑ Select for Success Program NBAD Academy, Abu Dhabi – UAE	21 st - 22 nd Sep 2011
❑ Financial Statement Analysis NBAD Academy, Abu Dhabi – UAE	30 th - 31 st Jan 2011
❑ General English Emirates Institute for Banking and Financial Studies, Abu Dhabi – UAE	26 th – 30 th Jun 2004
❑ English for Analysis & Presentation Emirates Institute for Banking and Financial Studies, Abu Dhabi – UAE	20 th – 23 th Mar 2004

Skills

- Excellent communication, analytical, managerial and Leadership skills, team player with high ability to work under pressure & manage multiple tasks at once
- Bilingual in both **Arabic** as a mother tongue & **English**: reading, writing, and speaking