


Lumbardh Maloku

DATE OF BIRTH:
21/08/1995


CONTACT

Nationality: Kosovar

Gender: Male

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WORK EXPERIENCE

15/10/2018 – CURRENT – Ferizaj, Kosovo

Loan officer

Kreditimi Rural i Kosoves

- Develop loan applications by evaluating applicant information and documentation.
- Consuls with clients about their lending needs to help them achieve their financial goals, including the collection and analysis of information about the client's financial situation.
- Evaluate loan applications and documentation by informing applicant of additional requirements.
- Help customers by answering questions and responding to requests.
- Prepare reports to send to customers whose accounts are delinquent.
- Approve loans by issuing checks or forwarding applications to loan committee.
- Monitoring clients in order to guarantee their timely payment.

01/03/2018 – 31/08/2018 – Ferizaj, Kosovo

Accountant

Terra Consulting

- Prepare accounts and tax returns.
- Administer payrolls and controlling income and expenditure.
- Compile and presenting reports, budgets, business plans, commentaries and financial statements.
- Analyze accounts and business plans.

20/02/2017 – 20/05/2017 – Ferizaj, Kosovo

Loan officer - Internship

ProCredit Bank

- Gain knowledge of financial skills.
- Advance customer service.
- Advises clients about the risks, consequences, and benefits of alternative lending solutions.
- Analyzing information of clients financial situation.
- Decision making

01/10/2015 – 30/09/2016 – Ferizaj, Kosovo

Student tutor

AAB College

- Assisting students with homework, projects, test preparation, papers, research and other academic tasks.
- Gain Communication skills, people skills, leadership skills, organizational skills and time management skills.

EDUCATION AND TRAINING

01/11/2018 – CURRENT – Str. Elez Berisha no.56, Prishtine, Kosovo

● **Master degree**

AAB College

Field(s) of study

- Banking and finances

01/10/2015 – 29/06/2018 – Str.Elez Berisha no.56, Prishtine, Kosovo

● **Bachelor degree**

AAB College

Field(s) of study

- Banking, Finances and Accounting

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16/11/2019 – 16/11/2019 – Prishtine, Kosovo

● **Health and Insurance at work - Training**

European College of Kosovo

15/06/2019 – 15/06/2019 – Prishtine, Kosovo

● **Credit Risk Training**

Kreditimi Rural i Kosoves

10/06/2019 – 11/06/2019 – Prishtine, Kosovo

● **Advanced Financial Analyses Training**

Kreditimi Rural i Kosoves

24/05/2019 – 25/05/2019 – Prishtine, Kosovo

● **Marketing Training**

Kreditimi Rural i Kosoves

17/04/2019 – 19/04/2019 – Prishtine, Kosovo

● **Loan Officer Training**

EPPC Kosovo Sh.p.k

Targeting new customers and retaining existing customers.

Valuation of financial statements (balance sheet and income statement).

Evaluation of the client's organizational structure.

Assessment of internal and external risks related to the client.

Evaluation of the client's business plan and investment plan.

Collateral valuation.

Credit proposal.

Delinquency monitoring and management.

Group work, simulations and examples.

14/08/2013 – 14/11/2013 – Kosovo

● **CCNA Discovery: Working at a Small-to-Medium Business or ISP**

Cisco Networking Academy - DataProgNet

13/04/2013 – 13/07/2013 – Kosovo

● **CCNA Discovery Networking for Home and Small Businesses**

CISCO Networking Academy

-Share resources such as files and printers among multiple computers.

-Recognize and mitigate security threats to a home network.

-Configure and certify common internet applications.

-Configure basic IP services through a GUI

- Set up a personal computer system, including the operating system, interface cards and peripheral devices.
- Plan and install a small business network and connect it to the internet.
- Verify and troubleshoot network and internet connectivity.

01/09/2010 – 27/06/2013 – Ferizaj, Kosovo

Gymnasium of Natural Sciences

Kuvendi i Arberit

Field(s) of study

- Natural sciences, mathematics and statistics

LANGUAGE SKILLS

MOTHER TONGUE(S): Albanian

OTHER LANGUAGE(S):

English

Listening
C2

Reading
C2

**Spoken
production**
C2

**Spoken
interaction**
C2

Writing
C2

German

Listening
A1

Reading
A1

**Spoken
production**
A1

**Spoken
interaction**
A1

Writing
A1

DIGITAL SKILLS

Microsoft Office / C, C++

DRIVING LICENCE

 **Driving Licence:** B