

CHOR SAKHINA

#A77, Street 271, Sangkat Tumnuh Toek,
Khan Chamkar Morn, Phnom Penh, Cambodia.

Date of birth: 29th June 1987

Phone: 012 783 141



Education:

2009 – Present	ACCA Student (Certified Public Accountants and Auditors) – Suspended <i>CamEd CPA Training Business School</i>
2009 – 2011	Master Degree of Business Administration (MBA) <i>National University of Management (NUM)</i>
2005 – 2009	Bachelor Degree of Professional Communication in English <i>Institute of Foreign Languages (IFL)</i>
2004 – 2008	Bachelor Degree of Computer Science <i>Royal University of Phnom Penh (RUPP)</i>
2004 – 2006	Associate Degree of Banking <i>Center for Banking Study (CBS)</i>
2001 – 2004	Certificate of Upper Secondary of Complementary General Education <i>Preah Sisowat High School</i>
2001 – 2003	Advance Level in Spectrum Communicative Course in English <i>English Language Training Institute (ELT)</i>

Work Experience:

Sep 16 – Present	<u>Senior Credit Analyst (BRED BANK CAMBODIA PLC, Head Office)</u> <ul style="list-style-type: none">Assessing creditworthiness of existing and prospective clientsExamining financial transactions and credit history (applications, statements, balance sheets, income statements, legal documents, etc.)Determine in depth the degree of risk involvedCarefully analyse data and produce clear and objective reportsRoutinely monitor loans and review loan files for compliance and adhere to credit policy and guidelinesSite visit to client's business and propertyCompleting loan assessment and submitting to credit committee for approvalCoordinating with relevance departments on daily credit operational process
Mar 15 – Aug 16	<u>Assistant Branch Manager (UNION COMMERCIAL BANK PLC, Tuol Kouk Branch)</u> <ul style="list-style-type: none">Direct all operational aspects including distribution operations, customer service, human resources, administration and salesRecommend on loan applications including business analysis and risk mitigation for loan approvalCheck and recommend on loan contractsAssess local market conditions and identify current and prospective sales opportunitiesSite visit to customer's collateral to give valuation opinion as well as visit customer's business

- Follow up and manage all payments of loan customers
- Manage budget and allocate funds appropriately
- Spread network to improve the presence and reputation of the branch for the growth of business in order to generate maximum revenue and profitability.

Aug 11 – Mar 15

Credit Officer (*UNION COMMERCIAL BANK PLC*, Head Office)

- Attend and respond to customers' enquiry of loan
- Conduct site visit and evaluate customer's property and business
- Process proposals (write up) for loan approval (Head Office)
- Assessment / evaluate and recommend on loan applications (from branches)
- Process loan review applications
- Analyze customer's business and financial statement
- Identify sale / marketing opportunities
- Check legal documents for loan applications
- Check reports for internal and NBC
- CBC's contact person

Jun 10 – Aug 11

Loan Management Executive (*MAYBANK CAMBODIA PLC*, Head Office)

- Take care of collection and all loan accounts including NPL
- Follow up closely with customers payment
- Loan monthly reports submission to Head Office (Malaysia) & NBC
- Back up with Credit Admin. Executive
- Process legal documents for loan disbursement to customers
- Working with solicitors

Aug 08 – Jun 10

Operation Clerical (*MAYBANK CAMBODIA PLC*, Head Office)

-Teller

- Attend customers, cash balancing
- Open accounts, how to operate it

- Remittance Clerk

- Transfer money, local and international

-General Ledger Clerk

- Record transaction, raising vouchers, posting into the system
- Produce monthly report

-Chief Cashier Assistance

- Control cash on hand of the bank, balancing operation cash
- Control placement with other banks, recurring

Skill:

- Computer Administrator, Email, Internet, Microsoft Office
- Fast learning, self independent, problem solving
- Business analysis

Others & Training:

- Project member to design and facilitate new core banking system at UCB & BRED (loan module)
- Secured Lending Over Moveable Properties (May-2017)
- Advanced Credit Analysis (June-2017)

Language:

- Khmer : Mother Tongue
- English : Fluent, improving daily

Reference:

Available upon request.