

## **CURRICULUM VITAE**

### **SOK RATANAK**

House No. 71, Street No. 7,  
Sangkat Kork Khleang, Khan Sen Sok,  
Phnom Penh, Cambodia  
Mobile: **092 700 005 / 098 72 73 01**  
Email: [ratanak.sok@gmail.com](mailto:ratanak.sok@gmail.com)



### ***Personal Details***

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Sex : Male  
Marital Status : Single  
Date of birth : December 24, 1985  
Nationality : Cambodian  
Height : 1.68m

### ***Employment History***

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#### ***Brief of employment***

Bank	Account for	Period	From	To
• ACLEDA Bank	Deposit & Cross selling	6 Years	Apr 2007	May 2013
• Vattanac Bank	Loan (write-up) & Sale	2 Years	Jun 2013	Jun 2015
• RHB Indochina Bank	Loan (write-up) & Sale	3 Years	Jul 2015	Mar 2019
• MGN Emperor Bank	Loan (write-up) & Sale	3 Months	Apr 2019	Present

#### ***Detail of employment***

**April 2019 – Present: Manager, Credit Analyst (SME)**  
**MGN Emperor Bank, Business Development Department (Head Office)**

Responsible:

- To manage the Credit Analyst team in gather and analyze credit information on current and potential borrowers including preparation of financial statement spreads for borrowers and guarantors. Prepare written summaries and financial trend analysis.
- To supervise and recommend loan structures and prepare loan approval memorandums for new relationships and renewals.
- Work in connect with Account Relationship Managers to organize and manage a tickler system on all loan relationships.
- Monitor periodic loan/financial covenants to determine compliance, notifying appropriate parties for non-compliance.
- Contact borrower to obtain updated financial information to ensure quality of documentation within files.
- Assist in preparation of problem loan reports on adversely graded borrowers and assist in loan workouts as appropriate.
- Assist with special projects and initiatives to support the business growth as assigned including, but not limited to, preparation of management reports.
- Mentor less-experienced Credit Analysts by providing opportunities for assistance and training.

**July 2015 – March 2019: Assistant Manager, Credit Relationship  
RHB Indochina Bank, Business Development and Marketing Unit (Head Office)**

**Responsible:**

- Responsible for credit marketing and assessment for new and existing loan customers.
- Assist Supervisor in planning, organizing, and controlling the operations and administration of the Credit and Marketing Section with discretion necessary to fulfill the Bank's goals and policies, guidelines, and instructions set by the management.
- Assist in sale & marketing strategy of Bank to promote other Bank's products and service.
- Attend to the customers for enquiries and gather required information and documents.
- Do the market research for the loan suitable pricing.
- Conduct all data extractions and analysis in a timely and accurate manner.
- Conduct site visit to customers' business premise and property.
- Prepare loan application and submit to Supervisor for review and for Credit Committee's approval.
- Assist in credit review and control.
- Monthly sale and report.
- Perform other duties as assigned.

**June 2013 – June 2015: Marketing Officer of Credit Operation and Marketing Department  
VATTANAC Bank Limited, Phnom Penh Branch**

**Responsible:**

- Recruiting new customers for loan and warmly keep a good relationship with existing customers.
- Sale bank's products and services
- Identify and assess potential customers through collecting, analyzing, and developing appropriate information necessary for loan assessment.
- Recommend and provide report of loan request and loan status (write-up).
- Monthly sale and report.
- Perform other duties as assigned.

**Nov 2012 – May 2013: AVP & Assistant Manager Branch Marketing Officer (Deputy Chief Branch Marketing Officer). ACLEDA Bank Plc, Tuol Kork Branch**

**Responsible:**

- Recruiting new customers for deposit and keeping good relationship with both new and existing customers. And cross selling the bank's products and service
- Manage for greeting customers in friendly, smoothly, and trusty, to ensure customers satisfy through services and products with efficiency.
- Banking operation authorizer.
- To solve problems and reply the entire customer's enquiry as soon as possible.
- Relationship building especially with potential customers by making Top 20 segmentation.
- Participate and develop promotional activities, cross selling, and work plans to hit the annually target.
- Update and develop on time all principle and regulations of products and spread to staffs.
- Daily and monthly reports.
- Other duty as assigned by Chief Branch Marketing Officer.

**July 2008 – Oct 2012: Customer Service Officer  
ACLEDA Bank Plc, Tuol Kork Branch**

**Responsible:**

- Ensure customers are properly greeted and directed upon arrival at the Bank.
- Provide outstanding and consistent services to customers and make a strong relationship with potential customers.

- Booking customer information and others relevant data into T24 system (such as open new accounts, print & issue check book, etc.)
- Attend to customers' needs and enquiries on the Bank's products and services in a manner which ensures overall customer satisfaction.
- Register Mobile Banking Service to customer and assist them to use in convenience
- Cross and up selling products.
- Do daily and monthly reports.
- Other duty as assigned by manager.

April 2007 – June 2008: Administrative Assistant  
**ACLEDA Bank Plc**, Sa-Ang District Branch (Kandal Province)

Responsible:

- Making good image and maintaining office security.
- Stationary office supply.
- Fixed assets management.
- Staff's files keeping.
- Delivery of documents In-Out.
- Do daily and monthly reports.
- Other duty as assigned by management.

### **Education / Qualifications**

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Bachelor of Education in English Asia Euro University Graduated: 2007	Phnom Penh, Cambodia
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Bachelor of Economics Specializing in Development Economics Royal University of Law and Economic Graduated: 2006	Phnom Penh, Cambodia
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Certificate of Communicative Course in English English Language Training Institute (ELT) Graduated: 2004	Phnom Penh, Cambodia
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### **Skills Training Course**

Certificate of training course for <b>ALM/CFT</b> RHB Indochina Bank – Head Office Completed: September 2016	Phnom Penh, Cambodia
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Certificate of training course for <b>AML/CFT</b> VATTANAC BANK-Head Office Completed: November 2014	Phnom Penh, Cambodia
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Certificate of training course for <b>Deposit and Remittance</b> VATTANAC BANK-Head Office Completed: November 2013	Phnom Penh, Cambodia
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Certificate of training course for <b>Credit Course</b> VATTANAC BANK-Head Office Completed: October 2013	Phnom Penh, Cambodia
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Certificate of training course for <b>Western Union</b> VATTANAC BANK-Head Office Completed: September 2013	Phnom Penh, Cambodia
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Certificate of training course for **Deputy Chief Marketing Officer**  
ACLEDA Training Center  
Completed: 2012

Phnom Penh, Cambodia

Certificate of training course for **Customer Service Officer**  
ACLEDA Training Center  
Completed: 2008

Phnom Penh, Cambodia

Certificate of training course for **Administrative Assistant**  
ACLEDA Training Center  
Completed: 2007

Phnom Penh, Cambodia

### **Other Skill**

- Microsoft Office Word, Excel, and Power Point.
- Internet, Email, and other social network.

### **Language**

- Khmer
- English

### **Leisure Time**

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- Exploring information
- Watching movies and listening to music
- Hanging out with friend

### **References**

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Mrs. Sok Vanny:	Branch Manager (ACLEDA Bank, Boeung Trabek Branch) Mobile: 015 900 198
Mr. Koy Chamroeun Vichea	Deputy Head, Credit (Sathapana Bank, Head Office) Former Team Leader (Vattanac Bank) Mobile: 012 38 23 58
Ms. Lav Menghuoy	Branch Manager (RHB Bank, Mao Tse Tong Branch) Mobile: 092 964 036
Mr. Chiv Hak	Head, Business (MGN Emperor Bank, Business Development Dept.) Former Senior Manager, Business (RHB Indochina Bank) Mobile: 017/016 790 678