



RANA KHALIL

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PERSONAL DATA

Marital Status: Single
Gender: Female
Nationality: Iraq
Languages: Arabic (proficient), English (good)

EDUCATION

Management institute -BAGHDAD
Accounting Department
Graduate year: 2010

COURSES

Working on Computer Microsoft programs and others as in:
(Excel, Word, Internet, E –mail , Outlook)

WORK EXPERIENCE

RT BANK (Region Trade Bank) 2013-2020

Internal and external transfer department (2013 – 2016)

- Internal transfers
- External transfers
- Swift system Banking

Credit department (2016 – 2020)

Post Title: Credit department officer

- Review loan requests
- Bank Guarantees
- Letter of Credit
- Assess clients' financial status
- Evaluate creditworthiness and risks
- Contact clients to gather financial data and documentation
- Analyze risks and approve or reject loan requests
- Calculate financial ratios (e.g. credit scores and interest rates)
- Set up payment plans
- Maintain updated records of loan applications
- Follow up with clients about loan renewals
- Monitor progress of existing loans