



CURRICULUM VITAE

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TRẦN THỊ THANH HÒA

CREDIT ANALYST

POSITION APPLIED: CREDIT ANALYST

PERSONAL INFORMATION

Full name : **TRẦN THỊ THANH HÒA** Sex: Female
Date of birth : February 09th, 1982 Place of birth: HCMC
Native Country : Nghe An Nationality: Kinh Citizenship: Vietnam
Identity Card No. : 023784402 Date of issue: June 12th, 2009 Place of issue: HCMC
Address : 201E Nam Ky Khoi Nghia Street, Vo Thi Sau Ward, District 3, HCMC.
Cell phone : 0917 090 282
Email address : hoatran0902@gmail.com
Height : 164cm Weight: 48kg
Marital status : Married

CAREER OBJECTIVE

I would like to work in the professional, creative environment; good boss, friendly and sociable colleagues; opportunities to learn, expand knowledge and promote.

ABILITIES

- Ability to work independently as well as teamwork.
- Ability to work under high pressure.
- High sense of responsibility, carefully, patient and discipline.
- Progressive, self-motivated, creative, agile, well-adaptable to new environment.
- Honest, friendly, sociable.
- Good communication.
- Skillfully use Microsoft Office (Word, Excel, PowerPoint, Visio, Outlook, PowerBI).

WORK EXPERIENCES

Form - To	Bank	Position/Job title
09/2015 - Now	INDOVINA BANK LIMITED Credit Re-Appraisal Department (CRDS)	Premier Officer Credit Analyst

Tasks:

- Re-appraisal all the credit proposals received from IVB's Business Units/Head office (HO) Departments for ensuring all the credit activities are in compliance with prevailing regulations of IVB, State Bank of Vietnam and other related law.
- Conducting Credit Re-Appraisal Reports on the basic of assessment of the credit proposals from IVB's Business Units/related Departments at HO and collateral re-appraisal reports.
- On-site visiting customers for new customers, existing customers who have potential risks in business performance, financial position and operational risks.
- Investigating potential risks such as credit risk, business risk, financial risk, FX risk, industry outlook risk, etc. and propose additional credit terms and conditions to mitigate risks.
- Checking and reviewing the Credit Ratings result submitted by IVB's Business Units/related Departments at HO.
- Completing the tasks under the responsibility of credit re-appraisal, such as comments for supplementing/changing/imposing credit terms and conditions; changing/discharging/supplement collaterals; extension loans, restructuring loans, etc. and other tasks as required by Board of Executive.
- Supporting Business Units/related Departments at HO in handling issues relating to credit appraisal.
- Writing procedures, guidelines for appraisal of corporate and individual customers.
- Commenting on policies, regulations and procedures relating to credit, credit products and credit policies.

10/2014 - 09/2015	ORIENT COMMERCIAL BANK (OCB) Financial Institution Department (FI)	Premier Officer Financial Institutions Analyst
02/2006 - 01/2013	ASIA COMMERCIAL BANK (ACB) Financial Institution Department (FI)	Senior Officer Financial Institutions Analyst

Tasks at ACB and OCB:

- Managed, analyzed, evaluation transaction for MM, FX, bond, credit limit for financial institutions including domestic and foreign banks, finance companies, financial lease companies, stock companies, people's credit funds, and other financial institutions.
- Analyzed and set up discount limits L/C, sponsored export payment, export factoring, guarantee for more than 150 foreign banks and 10 non-bank financial institutions every year.
- Written work instructions, processes and procedures for the analysis of financial institution.
- Designed web-admin programs for purpose management limits of sponsored export, pledge and guarantee.
- Regularly visited and contacted with domestic FIs to update their financial and operational information, legal documents and other requirements.
- Managed relationships with domestic FIs.
- Developed and sold products for Financial Institutions: Cash Management with foreign banks.

EDUCATION BACKGROUND

MAIN MAJOR				
Name of University	Major	From	To	Certificate
University of Economics HCMC	Finance and Banking	2009	2012	Master
University of Economics HCMC	Accounting	2002	2006	Bachelor
College of Foreign Economics HCMC	Business and Commercial Accounting	2000	2003	Bachelor
OTHER EDUCATIONAL CERTIFICATES				
Training School Name	Major	Year	Rank	
Bankstar	Management and disposal collateral.	2018		
Vietnam Banks Association	Methods of identifying signatures, seals and forged documents in banking operations.	2017		
Cathay Life	Certificate of insurance agent.	2017		
ACB's training center	International Payment Operation.	2008		
	Credit Operation.	2006		
	TCBS - Loan CSR.	2006		
Standard Chartered	Data Warehouse.	2008		
Ministry of Finance	Chief Accountant.	2005	Excellent	
Business Administration Institute	Report on Tax.	2003		
University of Economics HCMC	Practice Account on computer.	2002	Excellent	
ENGLISH				
	TOEFL 570			
COMPUTER				
University of Huflit	Level B		BA	
FAMILY				
Relation	Full Name	Year of Birth	Job	
Father	Trần Văn Cúc	1948	Deceased.	
Mother	Lê Thị Lan	1952	Retired.	
Older brother	Trần Văn Long	1975	Ngoc Hai Dang Co., Ltd.	
	Trần Văn Khánh	1977	People's Committee of District 2.	
	Trần Khánh Thành	1980	People's Committee of District 3.	
Husband	Nguyễn Hữu Phúc	1973	Sai Gon Commercial Bank - SCB.	
Children	Nguyễn Phúc Vy Vân	2007	Pupil.	
	Nguyễn Phúc Hưng	2013		