

KHAIRAH UMMAMI

SECURED CREDIT UNDERWRITING BACHELOR DEGREE OF ACCOUNTING

Birth : Padang Panjang, July 14th 1994
Gender : Female
Marital Status : Single
Religion : Islam
Nationality : Indonesian



CONTACT

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-  Pancoran, Jakarta Selatan, Jakarta
-  085364664587
-  linkedin.com/in/khairahummami

PROFILE

Hello! My name is Khairah, I am 26 years old.

I am highly motivated in working as an Accounting and Credit Analyst. Having more than 4 years of experiences working as a Consumer Credit Analyst. Skilled at Credit Analyst System and Financial Statement Analyzing. Able to working as a team and also working individually.

SKILLS



Microsoft
Office



Financial
Statement



General
Journal



Communication



Numerical

EDUCATION

- Aug 2011 – May 2015 • Universitas Riau (Riau University)
Bachelor Degree of Accounting
GPA : 3.20 of 4.00
- July 2008 – May 2011 • SMAN 3 Padang Panjang, West Sumatera
- July 2005 – May 2008 • SMPN 4 Padang Panjang, West Sumatera

WORK EXPERIENCE

SECURED CREDIT UNDERWRITING OFFICER

PT. Bank CIMB Niaga, Tbk. | Jakarta, Indonesia | Nov 2018 – Present

- Analyzing the debtor's repayment regarding by 5C's principals
- Evaluating debtor's credit data and financial statements in order to determine the degree of credit risk
- Analyzing client records and using the data to recommend payment plans
- Evaluating debtor's loans based on SLIK Checking

CREDIT ANALYST OFFICER

PT. Bank Central Asia, Tbk. | Jakarta, Indonesia | Jun 2016 – Oct 2018

- Analyzing the debtor's repayment regarding by 5C's principals
- Evaluating debtor's credit data and financial statements in order to determine the degree of credit risk
- Analyzing client records and using the data to recommend payment plans
- Evaluating debtor's loans based on BI Checking

HOBBIES



Music



Watching
Movie



Reading