

Job Title : Relationship Manager

OVERALL PURPOSE:

- ◆ To clearly define the segregation of duties and responsibilities so that quality, efficient and effective work can be ensured. Therefore, objectives and goals of department can be achieved.
- ◆ To jointly work with and assist supervisors in order to successfully process the operation of the branch's loans portfolio in accordance with the bank's credit policies and credit guidelines.

RESPONSIBILITIES:

Credit Marketing & Assessment:

- ◆ Assist the Deputy Branch Manager mainly in credit marketing and assessment for new and existing loan portfolio.
- ◆ Attend to the new and existing customers for enquiries and customer's business performance and industry trends.
- ◆ Gather required information and documents.
- ◆ Do market research for the loan suitable pricing, sale & marketing strategy of bank to promote other bank's products.
- ◆ Credit in planning, organizing, and controlling the operations and administration of the department with discretion necessary to fulfil the Bank's goals and policies, guidelines and instructions set by the Head Office and the NBC.
- ◆ Liaise with clients to obtain relevant information and discuss issues to analyse lending risk.
- ◆ Conduct all data extractions and analysis in a timely and accurate manner.
- ◆ Coordinate the exchange of necessary information with solicitors/valuers.
- ◆ Conduct site visit to customers' business premise and property.
- ◆ Prepare loan application and submit to Head of Credit, Branch Manager for review and for Credit Committee approval.
- ◆ Process Flexcube transaction for loan products.
- ◆ Control the monthly payment of interest, commitment fee, instalment and other bank's loan fee

Other Responsibilities:

- ◆ Assist in checking the credit legal documentation
- ◆ Assist in credit review: reviewing the existing loan customers
- ◆ Assist to check the reports sent by credit clerk (daily report, month end report, NBC report, etc)
- ◆ Assist to control security items and security check list.
- ◆ Assist maintain an accurate credit database by ensuring customer records and transactions are recorded/ processed on the system in a timely and accurate manner.
- ◆ Assist maintain appropriate records, files and documentation in accordance with guidelines and Policy in support of all credit facilities.
- ◆ Assist to check the correspondence regarding the reviewed facilities.
- ◆ Assist to queries from the Head Office and auditors.
- ◆ Perform any other duties as assigned by Management from time to time.

QUALIFICATIONS REQUIREMENTS:

- ◆ Bachelor's degree in business administration or related field
- ◆ 2-3 years of experience in credit marketing and assessment at Commercial Banks
- ◆ Good verbal and written communication skills in English. Verbal and/or written Chinese Mandarin is an advantage.
- ◆ Strong analytical
- ◆ Ability to work well autonomously and as part of a team
- ◆ Ability to read and interpret commercial credit bureaus, analyse trade experience, and utilize external financial resources to underwrite credit requests
- ◆ Proficient working knowledge of Windows and Excel
- ◆ Typing skills required
- ◆ Phone etiquette skills required
- ◆ Strong customer service skills

Contact Info:

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