

**Job Title : Loans Advisor**

**OVERALL PURPOSE:**

- ◆ To acquire and onboard business loan clients as well as analyze and process their loan application by conducting credit investigations, scoring, credit checking, and other underwriting activities in order to ensure good lending and loan quality Loan of the Branch.

**RESPONSIBILITIES:**

- ◆ Sales and Lead Generation: Proactively identify and pursue sales opportunities, generating leads through networking, cold calling, and market research to expand the bank's loan portfolio.
- ◆ Client Relationship Management: Build and maintain strong client relationships, understanding their financial goals and providing expert advice on loan products and services.
- ◆ Customized Loan Solutions: Assess client requirements and offer tailored loan solutions, ensuring the best financial outcomes for both clients and the bank.
- ◆ Loan Portfolio Growth: Collaborate with the sales team to meet and exceed loan targets, contributing significantly to the bank's business development goals.
- ◆ Market Analysis: Stay updated on industry trends, competitor activities, and market developments to identify potential areas for business growth.
- ◆ Compliance and Risk Management: Ensure strict adherence to all regulatory guidelines and internal policies, maintaining the highest ethical standards in all dealings.
- ◆ Conduct a site visit at clients' business premise and proffered collaterals during loan assessment process to obtain in-depth information concerning to the soundness of their business and purpose of loan application and ensure sufficient and acceptable security for the loan.
- ◆ Work closely with Head Office to follow up on all post disbursement conditions and financial covenants and ensure full compliance
- ◆ Conduct annual review/renewal of the facility in a timely manner to have latest overview of the business situation and to better manage the portfolio.

**REQUIREMENTS**

- ◆ Bachelor's degree in finance and banking, accounting or any relevant field;
- ◆ Excellent knowledge of the bank operations, rules and regulations, laws, granting loans, and credit risk management;
- ◆ Minimum two years of working experiences in banking and financial services industry with a strong track record in granting loans;
- ◆ Fluent in English (both written and spoken)
- ◆ In-depth knowledge of the bank branch operations, rules and regulations, laws, loans, and credit risk management



- ◆ Excellent customer service, client relationship management, communication, negotiation, problem solving and interpersonal skills.
- ◆ Financial literacy and ability to interpret and analyze financial statements (audited and/or management reports) of the business in order to access repayment capacity and financial soundness of the clients.
- ◆ Other task assign by management

Contact Info:

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