

Job Title : Credit Administration Officer

OVERALL PURPOSE:

- Responsible for prospecting, convincing customer to apply for retail trading products like micro credit, personal OD/TL, housing, car credit cards and other retail products.
- Assisting customers with their loan applications, providing product and financial advice, and ensuring that loan processing in completed accurately and efficiently.
- Tracking and pursuing for customer acceptance post approval and facilitating loans disbursements.

RESPONSIBILITIES:

- Assist customers in completing loan applications and provide guidance on the loan process.
- Evaluate loan applications and make recommendations based on creditworthiness and financial standing
- Conduct credit checks and verify financial information provided by customers
- Negotiate loan terms and conditions with customers
- Ensure all loan documentation is accurate and complete
- Collaborate with other departments to ensure timely processing of loans
- Maintain accurate records of all loan transaction
- Provide excellent customer service to all clients and answer any questions they may have
- Meet or exceed monthly loan origination targets
- Support the credit operations and credit admin Junctions of the branch when required.
- Support other Branch sales activities and provide referrals for other colleagues in the bank

QUALIFICATIONS REQUIREMENTS:

- Bachelor's degree in finance, business administration, or related field
- At least 2 years of experience in retail banking or a similar role
- Strong knowledge of banking products and services
- Proficient in Microsoft Office Suite and loan processing software
- Excellent communication and interpersonal skills
- Ability to work under pressure and meet targets.
- Attention to detail and accuracy
- Ability to work independently as well as part of a team

Contact Info:

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