

Job Title : Head, Retail Credit Assessment

RESPONSIBILITIES:

- ◆ Responsible for making an independent assessment of the risk proposition presented, analyzing, assessing the credit applications, as well as identifying any credit-related issues and coordinating lending process activities whilst aligning with the bank credit policy.
- ◆ Works in close cooperation with Branch Managers and Regional Managers to assess the proposed loan amount, the client's creditworthiness and value of the underlying assets.
- ◆ Analyses and interprets financial documentation and information, thus forming a picture of the client's operations and market circumstances, or of the client's earnings and equity situation and the client's ability to meet its financial obligations in the future.
- ◆ Assesses whether the size and make-up of the proposed facilities are consistent with the client's requirements and/or whether the securities provided, and conditions applied are sufficient to cover the risk involved.
- ◆ Discusses provisional analysis outcomes with the proposal's author and, where necessary, with the people responsible for authorization. Where appropriate, asks for revised conditions and/or for additional securities, or advises on the scope for arriving at a finance construction that is suitable for all parties.
- ◆ Advises Branch Managers or/and Relationship Managers on handling complex items that require additional attention. Comments on proposals, explains positions taken and advises on possible finance constructions. In complex cases, suggests alternative financing solutions. The before mentioned advices could be given in different phases, pre-wash, final proposals and reviews.

QUALIFICATIONS REQUIREMENTS:

- ◆ Proven financial industry working experience, at least 8 years of experience at reputable PFIs with good command in English both speaking and writing;
- ◆ Bachelor's degree in Finance & Banking/Accounting/Economics or a related discipline (Master Degree is a plus);
- ◆ Knowledge of Retails Credit products and activities and Regulatory Compliance
- ◆ Advanced understanding of financial ratios and business principles and strong analytical skills with an ability to question assumptions and be able to interpret financial statements;
- ◆ Advanced knowledge of credit risk analysis methodologies;
- ◆ Experience of assessing sustainability and other environmental and social risks would be beneficial;
- ◆ Highly motivated and ambitious, with high energy levels and ability to prioritize and multi-task effectively



- ◆ Eagerness to learn and self-develop;
- ◆ Solution driven and can-do mentality with the ability to work independently and within a team and can collaborate effectively with internal Stakeholders;
- ◆ Ability to work under pressure and manage conflicting deadlines;

Contact Info:

Email: hr@vattanacbank.com

Phone Number: 023 963 999 / 070 723 747