

**Job Title : Senior Officer, Credit Assessment**

**OVERALL PURPOSE:**

- ◆ This is the first line of defense function to filter/detect and assist the supervisor in getting an effective credit assessment by assessing risks principally in the Bank's credit-related operations.

**RESPONSIBILITIES:**

***Technical***

- ◆ Review and ensure the completeness of all submitted loan applications from branches.
- ◆ Assess/evaluate creditworthiness and identify the risks guided by internal guideline/policy
- ◆ Liaison with all branches with loan applications and credit matter related
- ◆ Investigate and understand discrepancies, problems, and unusual situations/info disclosed by branches

***Others***

- ◆ Other duties assigned by immediate supervisor.

**QUALIFICATIONS REQUIREMENTS:**

***Experience***

- ◆ Bachelor degree or equivalent.
- ◆ Possesses a sound understanding of local and regional business and market developments.
- ◆ At least 3 years work related of credit appraisal in commercial bank/financial institution.

***Skill***

- ◆ Be analytical and numerically-driven.
- ◆ Good communication skill.
- ◆ High motivation and willing to learn new things.
- ◆ Computer literacy.



***Aptitude***

- ◆ Good analytical skill
- ◆ Attention to details with sense of urgency
- ◆ Kind, humble with high integrity.

Contact Info:

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