



Job Description

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- Creating credit scoring models, setting loan terms and determining interest rates.
- Implementing effective credit policies and procedures to support new business growth which includes the application of authorization limits, credit document requirements, credit approval processes, review and supervision schemes
- Performing an effective competitor analysis function by studying all related aspects in order to increase the company's competitive advantage in the market
- Responsible for oversee our company's lending process, from evaluating clients' creditworthiness to approving or rejecting loan requests. Product : New Car, Used Car, Fund Facility, Commercial Vehicle, and Heavy Equipment.
- Responsible for minimize bad debts and increase revenues from loans.

Job Qualification:

- Candidate at least bachelor degree in Accounting/Finance/Management.
- Experiences 3-5 years in the same managerial level from financial/ banking industry. (Previous banking experience is a plus, along in making and reviewed Credit policies)

- Excellent English skill (oral and written)
 Excellent Ms. Office (Word, Excel, and Power Point)
 Have good analytical and communication skill
 APPI certified for Managerial level
 Risk Management Certification

Company Description