



**PUBLIC BANK BERHAD**  
Excellence Is Our Commitment

# CREDIT OFFICERS / CLERKS

*PUBLIC BANK, one of Malaysia's largest top-tier Commercial Banks' with a presence of over 30 years of operations in Sri Lanka has openings for the following positions*



As credit officers / clerks you are required to process and prepare loan proposals for new and existing borrowers both in the retail and corporate sector in line with the Bank's credit appetite and also carry out periodic reviews of existing loans for management review and approval.

**He/ She will be responsible :**

- To communicate and liaise with borrowers to collect preliminary credit information to prepare application for accommodations.
- To carry out in depth analysis and comment on borrowers' financial accounts to justify repayment capacity, evaluate market and sectoral conditions to determine the viability of loan proposals and identify appropriate risks and mitigants.
- To ensure the portfolio and all lending transactions comply with the Bank's credit policy and guidelines.
- To ensure compliance with all applicable laws and be familiar with directions and guidelines of regulatory authorities especially of the Central Bank of Sri Lanka.
- To prepare timely and accurate periodic reports to Central Bank of Sri Lanka, Head Office, Credit information Bureau & and any other relevant institution.
- To prepare of letters of offer and obtaining security documentation in respect of approved facilities.
- To follow up on collections and recoveries in respect of all loans and advances.

**Requirements**

- Minimum of 5 Overall Banking experience with at least 2 – 3 years' experience in credit processing
- Degree, Professional qualification in Banking, Marketing or equivalent qualification.
- Possess excellent written and oral communication and presentation skills specially in English
- Competent in computer literacy

Successful candidates will be offered an attractive remuneration package that will commensurate with the qualifications and experience.

If you are a dynamic, able to work in a team and possess strong leadership qualities, you are invited to submit your application stating your personal particulars, qualifications, work experience, contact telephone numbers, together with present & expected salary, 2 non related referees and a non-returnable passport size colour photograph within 7 days of this advertisement.

The Country Head  
**Public Bank Berhad**

# 340, R A de Mel Mawatha, Colombo 00300  
E-mail – [pbbslk@publicbank.com.lk](mailto:pbbslk@publicbank.com.lk)



**PUBLIC BANK**  
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