

CREDIT OFFICERS

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

As a credit officer you are required to process and prepare loan proposals for new and existing borrowers in both the retail and corporate sectors, in line with the Bank's credit appetite. You will also carry out periodic reviews of existing loans for management review and approval.

Responsibilities:

- Communicate and liaise with borrowers to collect preliminary credit information to prepare application for accommodations.
- 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 mitigates.
- Ensure the portfolio and all lending transactions comply with the Bank's credit policy and guidelines.
- Ensure compliance with all applicable laws and be familiar with the directions and guidelines of regulatory authorities especially of the Central Bank of Sri Lanka.
- Prepare timely and accurate periodic reports for the Central Bank of Sri Lanka, Head Office, Credit information Bureau & and any other relevant institutions.
- Prepare letters of offer and obtain security documentation in respect of approved facilities.
- Follow up on collections and recoveries in respect of all loans and advances.

Requirements

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

Successful candidates will be offered an attractive remuneration package commensurate with their 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 with a passport size color photograph, stating your personal particulars, qualifications, and work experience, contact telephone numbers, together with present & expected salary, and two non-related referees' details within 7 days of this advertisement.

The Head of HR
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