



Job Description	
<b>Title</b>	: <b>Unit Head, (Credit Non-Retail)</b>
<b>Department</b>	: Credit Under Writing
<b>Level</b>	: <b>Management</b>
<b>Location</b>	: HQ, Vientiane - Lao PDR
<b>Reports to</b>	: Head, Credit Under Writing
Key Responsibilities	
<ul style="list-style-type: none"> <li>• To oversee credit retail team and approve the credit granting processes under delegated limit</li> <li>• Approve booking loan in system and sign LOO/contract</li> <li>• Provide advices to team member when needed in doing loan assessment against customer's loan proposal</li> <li>• Make sure with the team on TAT are met within the agreed timeframe between credit and sales team</li> <li>• Improve team's assessment skill and knowledge so that we can work better and more effectively.</li> <li>• Ensure with team to comply with internal product feature and policies</li> <li>• Ensure good quality of loan assessment to prevent potential fraud and bad debt leading to bank financial losses</li> <li>• To review and proposed amendment of credit policy or new development of Rules and/or Guideline related to credit retail job and function;</li> <li>• Supervise and follow up with team on loan annual review per policy compose.</li> <li>• To perform <b>other tasks assigned by management</b></li> <li>• Scan thru loan submission by sale team and provide feedback if additional documents are needed</li> <li>• Assign case submitted to the team member</li> <li>• Verify credit proposal/document and approve within self's limit</li> <li>• Record case pending, decline and approve in control sheet report</li> <li>• Encourage/ensure team to complete preparation of loan proposal within cutoff time agreed</li> <li>• To available to support team member when needed help or advices</li> <li>• Keep team informed if any new policy or new product feature is shared or updated.</li> <li>• Comply with internal procedures and policies in order to prevent the financial loss or reputation loss for the bank.</li> <li>• Attend and support work assignment by HOC on demand.</li> </ul>	
Requirements	
<ul style="list-style-type: none"> <li>• Involved in credit banking assessment from end to end process</li> <li>• Knowledgeable in credit assessment, admin work, document legal process, debt collection, property management, project handling and others.</li> <li>• Hard working and committed personal</li> <li>• Available to support team member and boss at all time</li> <li>• Ability to work under pressure (tight cutoff time)</li> <li>• Flexibility to adapt and change when unexpected situations happen.</li> <li>• Ability to work independently and as one team</li> <li>• Able to lead small and big team to achieve the target</li> <li>• Willing to help/support with another area within or outside the department if needed.</li> </ul>	

**Note:** This JD has been updated as at xxx xxx xxx and is meant as a guide. It is subject to reviews and adjustments as deemed necessary for MJBL's strategic & business requirement