

Corporate Credit Analyst

Job Description/Responsibilities:

- Analyze customer's business, financial factors, and source of repayment to identify ability to pay of the customer including the risk concern and how to mitigate it before emerging.
- Coordinate and work with RMs to balance between risk caution and RM's credit request to establish structure deals and avoid or mitigate risk.
- Visit customer (if required) with RM to understand customer's need, and structure deal to mitigate risk and ensure a good deal for the bank.
- Conduct and recommend credit rating for customers under responsibility.
- Analyze and provide a recommendation to the Underwriting Team / Credit Committee / EXCOM / BOD to approve or approve on conditions or reject the credit request.
- Provide recommendation for annual credit review for customers under responsibility to find the opportunity for business expansion and NPL preventing in the future.
- Monitor and alert RM, if there is any crisis that impact to customer's business or debt repayment capacity. Consequently, RM have to proceed further to maintain quality of such account in terms of a ability to pay and to be complied with rule and regulations of the bank and Bank of Thailand.
- Coordinate with Risk Management on the matter that related to credit application.
- Work closely with RM, provide advice and support on credit analysis to structure appropriate financing transactions for accounts under responsibility.
- Ensure all audit/regulatory recommendation are closed in a timely manner. Coordinate and follow-up business to respond in time.

Qualifications :

- Bachelor or master's degree in Business Administration/ Accounting/Finance/ Banking or any related filed
- 3-5 years' experience in Credit Analyst/ Relationship Manager/ Credit Underwriting
- Strong financial analytical skill and ability to conduct cash flow projection
- Can work under pressure and time constraint
- Good team player with interpersonal skill
- Good negotiation skill
- Good command of English
- Proficient in Excel