



<https://fintechnews.ph/job/head-of-credit-at-netbank/>

Head of Credit

Description

The Head of Credit will be primarily responsible for doing qualitative and quantitative credit loan evaluations from partners based on established policies and guidelines.

Responsibilities

- Responsible for reviewing and approving commercial credit proposals of the Bank and maintaining a good balance between returns and risk exposure.
- Leads a team of credit approvers to ensure high standard credit quality of the portfolio by using various credit assessment tools.
- Review and develop the Bank's credit approval policies and guidelines as well as participate in ad hoc projects of investigative or trouble-shooting nature on specific customer portfolios.
- Provide for ongoing training of the junior credit officer and staff.
- Provide for ongoing training of the credit staff
- Reports to the Head of Operations or Founders.

Qualifications

- Filipino national
- Bachelor's Degree, preferably in Business Administration/Commerce,
- Business Management, Economics, Financial Management or their equivalent.
- Atleast 5 or more years experience in credit risk assessment – especially in consumer and SME lending
- Financial ratio analysis
- Knowledgeable in banking operations, products, and services
- Knowledgeable of banking regulatory requirements
- Good oral and written communication

Hiring organization

Netbank

Netbank is a fully regulated Filipino bank, operating on a white-labelled basis to power fintech and financial services companies in the Philippines.

The Philippines is a very attractive market for fintech, with low banking penetration, high digital adoption and forward-looking regulation. To accelerate their growth, digital financial service providers need a bank that understands their needs, that is built to work through partners, that can move fast.

Employment Type

Full-time

Job Location

Remote work from: Metro Manila, Philippines

Date posted

September 12, 2022

Apply