



Job Title: Credit Administration Officer

Business Unit: Loans

Job Summary

Assess customer loan applications for both individual and corporate customers within the parameters/policies set by the Credit Committee.

Main Responsibilities

- Gather information and verify customer credit history through MCIB, bank statements or any other documents available for the purpose.
- Assess, analyze and interpret financial information/ financial statements.
- Undertake risk analysis by using available statistical models.
- Complete loan application forms and submit to the manager with appropriate recommendations.
- Compare data on the information system and conditions approved by the Credit Committee.
- Prepare loan proposal letters and contracts.
- Liaise with notaries and legal advisor for finalization of contracts.
- Follow up with the registration of contract and perfection of loan collaterals.
- Coordinate with team members to ensure necessary procedures are completed following decision by the Credit Committee.
- Keep in touch with competitors' rates and market and industry trends and patterns.
- Keep knowledge of key issues up to date (for example legal, market risk and compliance issues).
- Update regularly available models for analysis and make recommendations for enhancement of existing models and procedures.
- Answer promptly to customer queries and ensure confidentiality of information by disclosing it only to authorized recipients.
- Update MCIB with any changes and loan data.
- Send loan statements and interest certificates for tax purposes in a timely manner.
- Ensure collaterals of clients are properly secured by follow up of registration and requesting assignment certificates for their insurance.

Job Requirements

- Degree in Accounting, Finance or any relevant qualifications.
- ACCA Level 2 would be an advantage.
- Excellent organisational skills.

- Strong attention to detail with ability to work in a team.
- Ability to work under pressure and tight deadlines.
- Positive attitude and result oriented.
- Fully conversant with MS Office Tools

Interested candidates are requested to send their CV on recruitment@mua.mu

The company reserves the right to call only the qualified candidates for the selection exercises.
Applications received after the closing date might not be considered.
The company also reserves the right not to proceed with the vacancies.