

ACCOUNT MANAGEMENT SPECIALIST II – CREDIT EVALUATION

Job Summary

Leads evaluations for complex accounts; presents analysis to approvers; mentors juniors; coordinates policy refinements.

Specific Duties and Responsibilities

1. Gather financials and encode data; prepare checklists
2. Compute ratios; prepare projections and draft evaluation reports
3. Consolidate CIBI/appraisal results and attach to packs
4. Prepare/assist in ICRRS; review projections vs actuals; flag risks
5. Coordinate with Marketing and Documentation for completeness and timing

Qualification Standards

- a. Bachelor's degree (Accounting/Finance/Economics)
- b. Experience/training per level (AA: ≥6 months; Analyst: ≥1 year; S-I: ≥2 years; S-II: ≥4 years)

Competencies

- a. Financial analysis
- b. Policy compliance
- c. Communication

Working Relations

Internal:

- a. AMG Unit Heads/Team Leaders
- b. Marketing Sub-unit
- c. Documentation & Implementation Sub-unit

External:

- a. Credit bureaus/appraisers (via CIAU/ASG); clients for data

ACCOUNT MANAGEMENT SPECIALIST I – CREDIT EVALUATION

Job Summary

Performs detailed analysis; drafts ICRR recommendations; reviews proposals against policy; supports portfolio monitoring.

Specific Duties and Responsibilities

1. Gather financials and encode data; prepare checklists
2. Compute ratios; prepare projections and draft evaluation reports
3. Consolidate CIBI/appraisal results and attach to packs
4. Prepare/assist in ICRRS; review projections vs actuals; flag risks
5. Coordinate with Marketing and Documentation for completeness and timing

Qualification Standards

- a. Bachelor's degree (Accounting/Finance/Economics)
- b. Experience/training per level (AA: ≥6 months; Analyst: ≥1 year; S-I: ≥2 years; S-II: ≥4 years)

Competencies

- a. Financial analysis
- b. Policy compliance
- c. Communication

Working Relations

Internal:

- a. AMG Unit Heads/Team Leaders
- b. Marketing Sub-unit
- c. Documentation & Implementation Sub-unit

External:

- b. Credit bureaus/appraisers (via CIAU/ASG); clients for data