

ACCOUNT OFFICER

Position Title	Account Officer	CPCS II Pay Grade	PG 20
Reports To	Unit Head / Team Leader	Unit / Group	AMG – Account Officers

Job Summary

Drives client acquisition, facility structuring and portfolio quality under the optimized AMG delineation; coordinates with Credit Evaluation, Documentation & Implementation, Collections, and ASG/OGC/RAMU for compliant execution.

Specific Duties and Responsibilities

1. Develop and execute sales plans to acquire new clients
2. Package credit facilities; prepare and present Credit Facility Proposals
3. Monitor client business performance and portfolio quality; ensure compliance with terms
4. Prepare ICRR recommendations; contribute to annual term loan review

Qualification Standards

- a. Bachelor's degree (Business/Finance/Marketing)
- b. ≥4 years lending/credit ops (incl. ≥1 year sales/marketing)
- c. ≥24 hours training

Competencies

- a. Negotiation and relationship management
- b. Financial analysis basics
- c. Time management

Working Relations

Internal:

- a. Unit Heads/Team Leaders
- b. Marketing
- c. Credit Evaluation
- d. Documentation & Implementation
- e. Collections & Recovery

External:

- a. Clients; appraisers/credit bureaus via CIAU/ASG; industry associations; suppliers; co-creditors