



JOB DESCRIPTION

JOB TITLE: CREDIT RISK ANALYST

Summary of Job:	<p>The role is a member of the global risk management team based in Singapore under the Director of Risk.</p> <p>The primary function is to perform credit analysis of existing and new customers, to ensure risk is within tolerance set by the investors.</p> <p>The goal is to assist sales team to book business within the risk tolerance. The expectation is to be transparent and not compromise on principles.</p>
Reports to:	Director of Risk
Line Management Responsibility:	None
Location:	Singapore
Key Tasks and Activities:	<ol style="list-style-type: none"> 1. Manage portfolio risk with emphasis on monitoring credit portfolio performance. 2. Review customers to determine creditworthiness. 3. Work closely with account managers to keep up-to-date on customers and issues within businesses. 4. Assist sales team to structure transactions. 5. Monitor credit compliance. 6. Maintain Credit Risk record files. 7. Coordinate with internal or external legal on recovery issues and make recommendations for recovery. 8. Conduct customer visits as required. 9. Take on additional projects as and when required.



Area Covered	One of the following: <ul style="list-style-type: none"> • Asia + Middle East/India • Europe • America/Oceania
Key Relationships:	<u>Internal</u> <ul style="list-style-type: none"> • Credit Managers • VP Sales/Regional VPs • Account Managers • Collection Managers • Operations • Contracts • Legal <u>External</u> <ul style="list-style-type: none"> • Customers
Qualifications Required:	<ul style="list-style-type: none"> ○ Bachelor’s Degree. Major in accounting, banking and finance or business administration is preferred. ○ Minimum 5 years of experience in credit analysis. Knowledge of the shipping industry will be an added advantage.
Key Skills/ Knowledge Required:	<ul style="list-style-type: none"> ○ Critical thinking ○ Excellent analytical skills ○ Excellent attention to details ○ Communication skills (both verbal and written); ability to effectively interface with all levels of organisation ○ Must be able to perform financial analysis ○ Must be excellent in English ○ Must be good in Chinese/Mandarin ○ Any other language will be a plus ○ Experience working cross functionally within countries, business and possess strong commercial acumen ○ Computer skills and excellent knowledge of Microsoft Windows based applications ○ Ability to work under pressure ○ Ability to work unsupervised ○ Ability to work European hours will be a plus ○ Ability to travel