



**សាធាបណា ឥណទាន**  
SATHAPANA BANK

## Senior Officer, Credit Quality Assurance

Based in Phnom Penh.

It is to conduct official checks and reviews of credit files to ensure compliance with policies and good credit quality control and to support the Manager, Credit Risk in the delivery of a robust Credit Quality Assurance program that ensures sound quality in the credit portfolio through effective monitoring and review of the credit environment, processes, and related developments, and ensuring compliance with policies and approval terms and conditions throughout the life of the credit facility.

### Responsibilities

- **Credit approval process review:** examining the approval process the credit facility went through, including pre-assessment, credit approval, disbursement, and credit administration.
- **Administrative and documentation review:** verifying the existence and adequacy of the documents associated with credit facility files, including completeness of credit grading and accuracy of loan grades assigned by credit officers.
- **Collateral (security) review:** physical check of all security and loan documents, confirmation of registration status, assessment of the value and enforceability of collateral.
- **Compliance review:** complying with internal policies and procedures including mandate requirements, and adherence to loan covenants.
- Conduct visits to branches to check and review credit files to ensure compliance with policies and good credit quality control.
- Review the loan borrower's business, repayment capacity, collateral property, and other credit conditions from the credit file and verify with an actual site visit on a sampling basis to ensure the accuracy of the credit application.
- Notify immediately to immediate supervisor upon finding any serious issue and coordinate to investigate the issues if involve any internal fraud.
- Perform other tasks assigned by immediate supervisor/management.

### Qualifications

- Postgraduate degree in Commerce, Banking, Finance, Accounting, Economics, or Risk Management.
- At least two years experience in the bank and Knowledge of Cambodia and its banking industry
- Understanding of credit processes and methodologies and credit risk mitigations.
- Understanding of the Bank's systems, policies, procedures, and practices.
- Experience in Credit Review/Credit Evaluation, Audit, or Quality Control is a plus.
- Good English writing and speaking skills.
- Good analytical and judgment skills, and communication with other related departments/branches effectively
- Able to travel to provinces.

### To Apply

- Interested candidates are encouraged to apply via [job@sathapana.com.kh](mailto:job@sathapana.com.kh)
- For more information, please contact us at 023/ 081 999 010/ 096 257 9666 or go to <https://www.sathapana.com.kh/careers/job-opportunity/>