



Position: Executive/Senior Executive, Risk Management (Credit Risk)
Report to: Senior Assistant Vice President, Risk Management (Immediate Manager)

Job Requirements

- Academic qualification: at least a Bachelor's Degree in equivalent areas.
- At least 3/5 years of relevant working experience.
- Preferred industry: External Auditor/Banker. Preferably with Corporate Loan/Project Financing exposure.
- Required knowledge: Credit risk assessment on corporate loan proposal (which includes risk identification and measurement), risk mitigation and controls, risk monitoring, credit proposal's analysis (which involves analysis on project cash flow, financial statements, financing products, financing structure, management/legal/technical aspects of financing), Knowledge on technology-based industry.
- Required skills: Good interpersonal/communication skill (written and spoken), risk analytical skill, credit evaluation skill, report writing skill; and intermediate level of Microsoft Office software (Word, Excel, PowerPoint)
- Personal characters: Disciplined, initiative, efficient, fast-learner.

Job Descriptions

Credit Evaluation (New Loans)

- Evaluate and analyze a company's financial position, competitive position within its industry, strategic direction, management quality and other relevant areas of all new financing/loan applications based on given guidelines to determine the level of potential risk.
- Conduct cash flow analysis on the project or companywide to ascertain the future liquidity and to obtain all relevant data and information to assist in evaluating the company's financial capability.
- Coordinate with various divisions/departments within MDV to obtain the required information and clarification for the purpose of the evaluation.
- Prepare risk assessment paper, which highlights potential risks for financing/loan approval to be submitted to the manager for review.

Credit Evaluation (Approved Loans)

- Evaluate and analyze post-approval financing/loan applications based on given guidelines to determine the level of potential risk.
- Ascertain the future risk of going concern.
- Coordinate with various divisions/departments within MDV to obtain the required information and clarification for the purpose of the evaluation.
- Prepare risk assessment paper, which highlights potential risks for financing/loan approval to be submitted to the manager for review.

Compliance Review

- Conduct the Post Approval Credit/Compliance Review ("PACR") for all financing to ensure compliance with all MDV's policies, guidelines, framework and conditions imposed for credit underwriting.
- Conduct the Post Disbursement Review ("PDR") for all financing with all MDV's required documentation and conditions imposed for disbursements.
- Conduct the Post-Mortem Review ("PMR") for underwriting, disbursements and monitoring activities in relation to the non-performing financings and determine possible causes of credit deterioration.
- Propose practical and value-added recommendations to address the control weaknesses and/or process inefficiencies.

Submit your application here <https://www.mdv.com.my/v3/work-with-us/> or email to people@mdv.com.my