



## HO CHI MINH CITY BRANCH

Unit No. 202 & 203, Saigon Trade Center, 37, Ton Duc Thang Street, District 1, HCMC

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**Bank of India**, established in 1906, is the 4th largest public sector Bank in India having a global business mix of USD 125 Bn. with a network of 5127 branches and 7423 ATMs in India. The Bank has overseas presence in 22 foreign countries spread over 5 continents – with 60 offices/branches including 5 Subsidiaries, 4 Representative Offices and 1 Joint Venture, at key banking and financial centres of the world viz., Tokyo, Singapore, Hong Kong, London, Jersey, Paris and New York. **Bank of India has opened its Ho Chi Minh City Branch on 22<sup>nd</sup> July 2016** and is seeking CV/Resume from the experienced candidates to fill out the following vacancies:

### **Post 01: ASSISTANT – CREDIT (NON MANAGERIAL)**

**Educational Qualification:** Bachelor OR Higher Degree from University in Economics, Banking, Finance, Accounting, etc.

**Age:** Maximum 35 years

**Banking Experience:** Minimum of 2-3 years of working experience in Credit Department / Trade finance

**Other Skills Required:** Fluency in English language is a must & Proficiency in MS office

#### **Key Responsibilities:**

- Processing of credit proposals (Retail & Corporate)
- Analysis of the audited balance sheet/latest financials of the borrowers for assessment of credit limits
- Assessment of Non-Fund Based Credit facilities
- Processing of customer requests for issue of Letters of Credits (LC), Bank Guarantees and Collection/Negotiation of documents against LCs
- SWIFT Operations
- Loan Documentation, Notarisation & Disbursement
- Periodical Review of Credit facilities of existing customers
- Monitoring of credit facilities of all borrowers and recovery of Bank dues
- Periodical Reporting to the Central Bank (State Bank of Vietnam) as per extant guidelines
- Keeping abreast of new decree/ circulars to be issued by the State Bank of Vietnam or other Authorities and amend internal policy & procedures accordingly.

## **Post 02: RELATIONSHIP MANAGER - CREDIT (NON MANAGERIAL)**

**Educational Qualification:** Bachelor OR Higher Degree from University in Marketing, Economics, Banking, Finance, Accounting, etc.

**Age:** Maximum 35 years

**Banking Experience:** Minimum of 2-3 years of work experience as RSM, Marketing of Banking / Financial Products

**Other Skills Required:** Fluency in English language is a must. Proficiency in MS office

### **Key Responsibilities:**

- Marketing of various Retail & Wholesale credit products to SME & Retail customers and also will be accountable for the entire credit granting process.
- Developing and maintaining customer relationship, approach new customers and conduct credit evaluation application.
- Assessing overall Credit Eligibility of customer based on the financials and securities to be mortgaged & recommend the case to higher authority for approval/sanction.
- Loan Documentations and creation of mortgage of securities with the Authority.
- Achieving budget on profit in order to reach business target.
- Evaluation of the assets to be mortgaged to the Bank.
- Periodic credit reviews of existing customers, and the assessment of the creditworthiness of potential customers
- Cross selling of other products of the Bank to the customers.
- Strong Communication Skills and pleasing personality.
- Keeping abreast of new decree/ circulars to be issued by the State Bank of Vietnam or other Authorities and amend internal policy & procedures accordingly.

Salary for the above posts will be determined on the basis of experience and suitability. Indicative Salary will range between VND 10 Mn to 14 Mn

Eligible and Interested candidates are requested to forward your CV/Resume to [boi.hcmvnm@bankofindia.co.in](mailto:boi.hcmvnm@bankofindia.co.in) And/OR [boihcmc@gmail.com](mailto:boihcmc@gmail.com)

Dated 06.09.2018  
Ho Chi Minh City.