

## Job description – Daryeel Bank Credit officer / Credit manager

Daryeel bank is looking highly skilled credit officers who can join a very dynamic and progressive institution. The bank is interested to recruit Credit officers who have the tenacity to play an active role the newly established credit department of Daryeel bank. The potential credit officer must have the following Skills:

- Broad understanding of Islamic banking in general and trends of the Islamic finance
- Must have good understanding of sharia compliant Islamic products
- Reasonable understanding of Islamic banking regulations and product classifications
- Have established experience to Islamic products such as:
  - o Murabaha
  - o Mudarabah
  - o Ijara
  - o Istisnah
  - o Musharaka
  - o Diminishing Musharaka
  - o Qardul Hassan
- Proficient level of understanding for loan transaction processing steps
- Familiar with banking operations specially in loan provisioning
- Experience on Islamic products profit calculation and distributions
- The ability to assess and foresee the capacity a customer can pay back a loan
- Strong numeracy skill with diligence
- Initiative-taking, teamwork, and can-do attitude
- High standard of communication skills both written and oral
- Experience of banking operations for 3 years and more
- Experience of banking, credit and lending experience of more than 5 years

### It will advantageous the candidate to have the following:

- Experience on iMAI / Azentio Core banking systems
- Strong Microsoft office experience and document management packages
- Knowledge of English language both reading and writing
- Professional certificates especially on Islamic products and risk assessment
- Experience on business plan evaluation and internal audit
- Strong and demonstrated capacity for organization, management with excellent reporting and coordination skills.
- Ability to work in a team, develop synergies and establish effective working relations with various stakeholders.
- Strong people skills, resourcefulness, and ability to cope with stressful situation
- Openness to change and the tenacity to change threats into opportunities.

**Applicants who qualify the position, both academic and work experience, are accepted.**

**Applicant must provide:**

1. Application letter
2. Resume (CV)
3. Three referees

**Qofka codsanaya shaqadan waa in uu leeyahay khibrad iyo aqoon kor ku xusan. Lama aqbalayo qof aan shuruudahaas buuxin karin. Qofka shaqada codsanayaa waa in uu soo racayaa:**

1. Codsii qoraal ah
2. Resume (CV) faahfaahsan
3. Seddex qof oo Reefree ah.

**Send application to – Ku soo dir codsiga [hr@daryeelbank.com](mailto:hr@daryeelbank.com) Latest 15/11/2022**