



Rural Capital Berhad (RCB), a wholly owned subsidiary of MARA Corporation Sdn Bhd, operates to provide debt management services for all types of MARA financing facilities, inviting qualified Malaysian citizens to fill the following vacancies:

## **SENIOR EXECUTIVE, FINANCING**

### **JOB DESCRIPTION**

- Formulate Annual Scorecard with selective Key Performance Indicators and set targets for the Financing Unit and Branches to achieve business objectives.
- Achieve effective execution of marketing and sales business plans, and Branch operational excellence and drive performance to achieve key results area of the business.
- Formulate funding requirements and seek funding arrangements for the overall financing schemes.
- Enhance customer relationship management and drive initiatives to achieve objectives.
- Promote the RCB brand, plan and launch marketing campaigns to support marketing and sales strategy
- Provide support to Branches in terms of resources, processes, SOPs, IT system and Networking and technological advancements.
- Set operational standards and achieve operational excellence at Branches.
- Analyse business performance periodically at Corporate and Branch level and provide solutions to increase performance
- Ensure effective adherence to compliance, regulations, internal control standards, satisfactory Audit ratings and governance requirements
- Provides independent views and deliberates applications for financing and other financing related requests/ matters originating from branches for approval
- Evaluate and recommend application for financing and other financing related requests/matters originating from Branches for the approval of the respective Management and Board Credit Committees
- Responsible for the overall Credit Value Chain and establish service level standards for key processes i.e., origination, evaluation, approval, documentation, disbursements, custodial and recovery and procedures to ensure that these risks are adequately recognised, assessed, and controlled.
- Addresses new risks identified and recommends refinement to existing policies and procedures to ensure that these risks are adequately captured, assessed, and controlled
- Assesses credit risk of financing products to maintain standards
- Provides direction in credit evaluation to ensure compliance with company's Credit Policy

### **JOB REQUIREMENTS**

- Candidate must possess at least a bachelor's degree, Post Graduate Diploma, Professional Degree, Business Studies/Administration/Management, Commerce, Economics, Finance/Accountancy/Banking or equivalent.
- Min of 5 years at least in banking sector especially in Marketing & Credit Evaluation.

If interested, kindly send your resume to [recruitment@ruralcapital.com.my](mailto:recruitment@ruralcapital.com.my) with the applied position as the subject. All applications will be treated with the highest level of confidentiality. Only candidates meeting the minimum requirements above will be considered. Only shortlisted candidates will be notified.

**CLOSING DATE:**  
**22 July 2022**