



Credit Manager

Founded in 2015 to address the unmet financing needs of SMEs, **Validus is today the largest online lending marketplace in Singapore** with a growing presence in Indonesia, Vietnam and Thailand.

An award-winning Fintech, Validus uses data analytics and AI to provide growth financing to SMEs via funds from HNWIs and institutional investors. Backed by global VCs, our mission is to drive financial inclusion for SMEs through technology, data and industry collaboration.

As with the SMEs we serve, we may be small but together we are a mighty force! Our success is dependent on what each of us does, how we do it, and our belief that we can always do better. We're building a strong team of passionate, capable individuals who are committed to making Validus the best online lending marketplace in the region.

Responsibilities

- Develops and implements policies and procedures that reduce credit risk for the company.
- Manages the building of financial models that predict credit risk exposure to the organization.
- Oversees the implementation / enhancement of credit technology solutions (systems) for the company.
- Oversees the preparation of performance reports for management.
- Assist the HoD to ensure that project / department goals are met.
- Evaluation and approval of the cases submitted by underwriters in the team.
- Manages and drive the credit process both on and off system.
- Any other ad-hoc projects / duties as required.

Skills and Experience

- Bachelor's in Finance, Accounting, Business Management or any other related disciplines.
- Minimum 6 years' experience in credit analysis or underwriting. Experience in SME lending preferred.
- Meticulous and efficient with well-developed organizational skills.
- Ability to work independently and manage a diverse and dynamic team environment.
- Experience with CRM systems and proficiency in MS Excel.
- Experience working with external vendors and / or agencies is a plus.

