

Credit Investigator Job Description

- Scrutinizes customers' accounts and levies credit charges as per the interest rate
- Investigates credit standing and financial history of individuals and business establishments applying for loans
- Responsible for processing personal and business loan applications following the bank's policies and procedures
- Collects relevant information through reliable sources to determine credit worthiness of applicants
- Notifies customers of the approval and rejection of credit either via emails or phone calls or both
- Undertakes personal visits to confirm residential and business addresses
- Responsible for collecting debts from defaulters with penalty charges
- Responsible for reviewing credit applications and conducting background investigation
- Responsible for processing credit applications after confirming financial status of applicants
- Interviews individuals and business owners via phone calls and visit
- Responsible for the verification of information provided by customers for credit
- Conducts investigation on the history and credit standing of loan applicants
- Collaborates with credit rating agency to get required information
- Undertakes research and collects information on social behavior and credit report of individuals
- Actively work to maintain and improve portfolio quality and prevent loss
- Stays abreast of legal and regulatory changes and industry trends.