

## Loan Review Manager – Group Risk (Deputy Manager)

### The Job

- Conduct reviews of Loan files as per the Board approved Loan Review Mechanism Policy and as per the quarterly/ annual review plan set internally
- Assess the extent of compliance by Business Line with the credit policies and procedures
- Assess adequacy of Management systems to control credit risk
- Responsible in assessing whether the approved limits / interest rates of the files reviewed are correctly uploaded in the system
- Highlight existing loopholes with suggestions for corrections / mitigation of the risk observed
- Identify high-risk and moderate risk loans as per the risk assessment framework
- Assess compliance with all covenants and conditions placed in the approval
- Identify possible and potential NPL accounts and assess adequacy of impairment
- Provide inputs to fine tune the credit appraisal process, risk assessment framework, credit administration process and give input for cross sell opportunities within the group
- Follow up of recommendation proposed in loan reviews
- Identify automation /digitalization opportunities that will enhance productivity /accuracy/ reduce cost without compromising on risk

### The Person

- Possess a degree and/or full/ part professional qualification in Banking, Business, Finance, Commerce, Accountancy or equivalent related qualification
- Possess at least 8 years of work experience in credit including minimum of 3 years in Corporate banking , Branch Banking or Credit Evaluation Review. Credit experience in other areas such Retail Banking will be an added advantage
- Excellent communication, interpersonal and negotiation skills
- Possess strong analytical, writing and presentation skills
- Should be a committed team player and be able to work under pressure.

Please login to <https://www.ndbbank.com/careers> to apply on or before 23<sup>rd</sup> June 2021

We will correspond only with the shortlisted applicants

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Vice President,  
Group Human Resources