

# Credit Risk Manager

## Integrated Risk Management Department



You should ideally;

- possess a degree or full professional qualification acceptable to the Bank
- possess 6 years of post qualifying executive experience in the banking/finance field with a minimum of 3 years' credit experience in a lending role
- possess a sound knowledge in risk management, current market conditions, macro-economic & industry information and regulatory framework
- possess good analytical and quantitative skills
- have good communication and presentation skills
- have good negotiation and people management skills

Your main responsibilities will be;

- supporting the management to monitor and control risk exposures arising from credit risk, business risk, processes and products
- implementing the monitoring and controls through independent risk assessment of credit proposals submitted for the approval above a defined approving authority, whilst ensuring that the standard credit risk management practices are adhered to
- periodic risk analysis and reporting on the Bank's credit portfolio to the senior management and the Board for effective and efficient decision making
- carry out timely identification of potential problem credits, economic analysis and industry analysis with a view to support business units to make more informed credit decisions
- monitoring and watch-listing of arrears clients as a proactive means to control non-performing
- providing support and guidance on rating model usage and inculcating an awareness of credit risk management through knowledge sharing sessions

*We are an equal opportunity employer. Any form of canvassing is discouraged.*

*Correspondence will only be with the short-listed candidates.*

Please apply via e-mail by sending an updated CV or a DFCC Bank application form which could be downloaded from our website to [recruit@dfccbank.com](mailto:recruit@dfccbank.com) with the post applied for in the subject by 29 June 2021.

Senior Vice President (Human Resources)

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