

The Job

- Review new / existing lending products and customer credit facilities to maintain a quality lending portfolio
- Develop credit assessment tools to support Scorecard and Non- Scorecard based Lending Products
- · Analyze financial statements and the credit history of clients
- Manage the credit portfolio of the company including Leasing, Factoring and SME facilities to ensure a quality loan book
- Structure credit facilities to minimize the Credit Risk with quality security
- Monitor early warning signs and take prudent measures to ensure portfolio quality
- Conduct post disbursement monitoring by following up on covenants placed and periodic customer, business and property visits
- Establish compliance with the governance framework provided by the Central Bank of Sri Lanka

The Person

- Minimum 2 to 3 years overall experience in Lending or Credit Risk Management Functions
- Exposure to Micro Lending and/or Scorecard Based Lending would be an added advantage
- A Degree from a recognized university and/or a completed professional qualification
- Strong analytical skills with industry knowledge
- Good communication and presentation skills
- Attention to detail and foresight to mitigate risks









