



DO YOU HAVE THE ABILITY TO POWER OUR TEAM?

We are a subsidiary of Sri Lanka's leading private commercial bank HNB PLC, and a leader in the finance industry with an immaculate record of over 23 years, offering a diversified portfolio of financial services catering to a multitude of sectors through an integrated network of 79 Branches spread across the Island. We are certified as a Great Place to Work and ranked among the top 100 most valuable consumer brands in Sri Lanka by Brand Finance.

In view of our growth expectations, we seek a highly motivated, dynamic and result oriented individual to join our organization.

Executive -Credit Risk

Job responsibilities

- Assisting for Development and implementation of an effective Credit Scoring System (to identify facility risk rating) covering the product portfolio of the Company. Time to time review the credit scoring system and make any changes if necessary.
- Conduct Loan Review Mechanism (LRM) of facilities selected and provide the independent assessment of the credit process of the Company which includes Credit evaluation, Credit Granting and Disbursement, Credit Administration, Credit Monitoring & Follow-up and Collections & Recoveries.
- Ensure timely delivery of established targets under the LRM function.
- Providing assistance for the timely preparation of Management Information using thematic reviews based on the Loan Review Mechanism findings and liaising with the relevant stakeholders to mitigate the identified risks and avoid repetition.
- Providing assistance for timely preparation of reports / Dashboards / Board Papers / Board Sub-Committee papers / Management Committee Papers related to Credit Risk and Credit Concentration risk.
- Effectively communicate with the line approving authorities and business unit, as appropriate, with regard to the gaps / deficiencies identified and take the necessary measures towards remedial action.
- Assist the Manager – Credit Risk to conduct comprehensive training program to improve awareness and knowledge with regard to Credit Risk management activities of HNBFC and implement same.
- Evaluate credit proposals submitted for risk clearance and provide recommendations on risk mitigation to Manager – Credit Risk.
- Assist the Manager – Credit Risk or CRO or any other officer designated by them, in delivering assigned tasks.
- Coordinate & maintain good working relationships with the relevant internal Departments and external parties.
- Provide support for the daily operations and overall functions of the Risk Department.

Person's Profile

- A degree from recognized University in the field of Management, Banking & Finance, Mathematics, Statistics, and Economics.
- Full / Part qualification in Banking and Finance Conducted by IBSL or a Diploma in Credit Management or Risk Management is an added advantage.
- Minimum 01 year of work experience in Banks / Financial Institutions in Credit / Credit Risk Management / Internal Audit.
- Good Operational knowledge on Credit and Regulatory requirements related to Credit.
- Good command in English and report writing skills.

If you are willing to take up the challenge, forward your resume via e-mail, career portal OR by post within 10 days of this advertisement along with the details of two non-related referees, to the address stated below or to hr1@hnbfinance.lk
Please indicate the post applied for on the top left hand corner of the envelope.

Chief Manager - Human Resources

HNB Finance PLC

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Email: hr1@hnbfinance.lk

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