# **BUILD YOUR CAREER** WITH

## **CARGILLS BANK**

## **Senior Manager - Credit Risk Management**

#### KEY RESPONSIBILITIES

- Conduct periodic reviews of credit portfolios to assess the accuracy of risk ratings and compliance with internal policies and regulatory requirements
- ✓ Evaluate the adequacy of credit risk measurement methodologies and recommend enhancements to ensure alignment with industry best practices
- ✓ Identify emerging risks and trends within the credit portfolio and provide proactive recommendations to mitigate potential losses
- ✓ Prepare detailed reports and presentations summarizing review findings, risk assessment results, and recommendations for senior management and relevant committees
- ✓ Collaborate with cross-functional teams, including Credit Risk Management to ensure a comprehensive approach to risk oversight
- √ Stay abreast of regulatory developments and industry trends related to credit risk management and incorporate relevant changes into the review process

### **EXPERIENCE & QUALIFICATIONS**

- Bachelor's degree in Finance, Accounting, Economics, or related field. Advanced degree or professional certification (e.g., CFA, FRM) is preferred
- ✓ Minimum of 5 years of experience in credit risk management, credit review, or related field within the banking or financial services industry
- √ Strong understanding of credit risk principles, methodologies, and regulatory requirements, particularly within the Sri Lankan banking context
- ✓ Proficiency in analyzing financial statements, assessing credit risk metrics, and identifying potential areas of concern
- ✓ Excellent analytical skills with the ability to interpret complex data and draw meaningful conclusions
- ✓ Effective communication skills, with the ability to articulate technical concepts to non-technical stakeholders
- ✓ Proven ability to work independently and collaboratively in a fast-paced environment, managing multiple priorities with attention to detail

Interested candidates are invited to forward their CVs to career@cargillsbank.com mentioning the post applied for, in the subject line of the email on or before 31st May 2024.

**Head of Human Resources** Cargills Bank PLC No. 696, Galle Road, Colombo 03.





