



CHIEF MANAGER IRM & PORTFOLIO RISK

We are seeking an experienced and dynamic individual to lead our Integrated Risk Management (IRM) and Portfolio Risk function. The Chief Manager will be responsible for developing and implementing risk management frameworks, monitoring the organization's risk exposure, and ensuring compliance with regulatory and internal risk policies. This role requires strategic insight, analytical acumen, and a strong understanding of banking and financial services risk. We are seeking an experienced and dynamic individual to lead our Integrated Risk Management (IRM) and Portfolio Risk function. The Chief Manager will be responsible for developing and implementing risk management frameworks, monitoring the organization's risk exposure, and ensuring compliance with regulatory and internal risk policies. This role requires strategic insight, analytical acumen, and a strong understanding of banking and financial services risk.

Core duties and responsibilities:

- ▶ Timely submission of annual ICAAP document for CBSL and ensure accuracy of the risk assessment and stress testing prepared by Credit, Market and Operations risk units.
- ▶ Conduct, develop and update periodically, robust portfolio analytics to develop credit strategies for timely identification of shifts in portfolio risk profile and re-aligning risk-measurement tools to enhance data-driven credit decisions in order to maximize the portfolio's return and minimize the portfolio's risk profile.
- ▶ Review the Risk Appetite and Risk Goals of the Bank and obtain BOD approval.
- ▶ Conduct country and industry reviews as an ongoing exercise.
- ▶ Preparation and timely review of internal IRM, credit related (retail) policies and product program manuals, procedure and guidelines.
- ▶ Coordinate and/ or monitor the delinquent portfolio with Business units, Recoveries department and Branches.
- ▶ Conduct post disbursement assessments of retail credit sanctioning and watch listing process on the specialized segments.
- ▶ Assist CRO in Group Risk monitoring and assessment of group risk reports.

Candidate Profile:

- ▶ Possesses bachelor's degree in finance, Banking, Mathematics, or related field or CA/CIMA/CFA/Masters
- ▶ Min. 10-15 years of experience in Banking / Financial services sector out of which at least 5 years at a Managerial level in Risk department.
- ▶ Strong analytical and problem-solving skills
- ▶ Excellent communication and presentation skills
- ▶ Professional qualifications related to Risk Management

Rewards

The right candidate can look forward to an attractive remuneration package inclusive of staff loan benefits at concessionary interest rates and career prospects.

Applications must be forwarded to jobs@unionb.com with the names of two non-related referees on or before **17th January 2025**. The email subject line must state **Chief Manager-IRM and Portfolio Risk**. All applications will be treated with strict confidence. Only shortlisted applicants will be notified.

We are an equal opportunity employer