



Merchant Bank of Sri Lanka & Finance PLC (MBSL), a well-established Financial Institution and a subsidiary of Bank of Ceylon is looking for dynamic and result oriented individual to join our team for the following post.

ASSISTANT MANAGER- REGIONAL CREDIT OFFICER -RANGE 1

Location – Colombo 03

Key Responsibilities:

- Initial Evaluation of the credit worthiness of existing or prospective clients of all credit facilities forwarded by the branches.
- Assist the branches under purview of the respective HOD -Range in preparing the credit appraisals & evaluation of same by collecting required information & documentations appraisals & evaluation of same by collecting required information & documentations.
- Responsible to maintain overall Credit quality processed through effective credit evaluation, corrective assessment, ensuring the collection of the proper documentation for verification of credit worthiness. Discuss & Coordinate with respective HOD-Range, Respective Supervisor's, CCD officers & the branches in finalization of the credit appraisals.
- Carry out customer/business inspections with CCD officers and HOD -Range if required.
- In the event any identified lapses on the Credit proposal should be fulfilled /corrected by communicating and instructing the branch staff before submitting to HOD-Range, CCD & higher authorities for approvals. Need to recommend & forward the completed credit appraisal for approval to the higher authorities, In case there are any appraisals which need attention those appraisals needs to be specially indicated with the details for the decision of the higher authorities.
- Assist the HOD -Range to ensure the accuracy of all credit and security documentation in respect of facilities disbursed by the branches in the Range when such files are received to the Range office.
- Participate in spot audits periodically conducted by the CCD & HOD-Range to maintain a healthy credit portfolio & also minimize the compliance issues.
- Monitoring & Follow-up of special conditions/covenants laid at approval of facilities to ensure and maintain zero arrears culture.
- Immediately rectify and undue & wrong practices or a deviations of credit policies in the branches and report to Head of CCD of same through the respective supervisors.
- Ensure all credit facilities in accordance with the Company DA, internal procedures, policies & practices while maintaining internal standards in credit administration.
- Ensure 100% compliance to all procedures and manuals related to MBSL Credit and Risk Policies and lending product guidelines.
- Ensure that all external /internal reporting's (CBSL, Audits, SLTDA etc.) are followed up with branches and submitted on time,
- Guide and educate the Branch Documentation officers in adherence of laid down MBSL internal policies, procedures & Guidelines related to Credit.

Education and Experience:

- Degree from a recognized University OR Full Professional Qualification in relevant discipline with 02 years' Experience in Executive Capacity **OR**
- Should have 03 passes in GCE (A/L) examination with 4 years' Experience in Executive Capacity.
- GCE (O/L) examination with 5 years' Experience in Executive Capacity.
- Experience in handling credit functions in Bank or in financial institution.
- Should be able to work independently and work extra hours.
- Should be able visit distance branches when required.

Remuneration:

Performance based remuneration package will be offered to the right candidate, based on the qualifications and experience

Maximum age limit is 40 years

Deadline: 20th January 2025

APPLY NOW

Applicants are advised to indicate the position applied for on the subject line of the e-mail / top left hand corner of the envelope.



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