

State Mortgage & Investment Bank



Career Opportunities at SMIB

SMIB, as the premier housing bank to the Nation, is in the process of transforming the Bank's operation to offer a higher level of customer satisfaction and a wider variety of digital services. As such, we invite applications from candidates who have demonstrated dynamic leadership roles and make full commitment for a technological transformation with relevant qualifications and experience for the following post.

SME Executive

Key Responsibilities

- Develop and execute overall SME & Business Banking Strategy.
- Acquire and expand relationship with target customers, building a profitable and sustainable business with an emphasis on asset growth.
- Drive SME & Business Banking performance of Branch network to achieve set targets, increase SMIB's market share and meet customer needs.
- Cultivate a solution-led sales and service culture, consistent with customer propositions and lead the Branches to deliver a seamless customer experience.
- Ensure close connection between market trends, client needs, and product delivery by introducing best practices adopted in the industry.
- Manage Non-Performing Advance ratio in line with Industry standards.
- Proactively manage and mitigate compliance, operations, and credit risks, ensuring adequate resources and training.

Qualifications & Experience

1. A Bachelor's Degree in a field of Banking, Business Administration, Commerce or Economics, Accountancy Science, Mathematics & Management from a UGC recognized University with Associate Membership of a recognized professional Chartered Institute/IBSL

With

Over Three (03) years' Experience as an executive in the field of SME , in the areas of credit appraisal, credit disbursement, risk operations, and credit recovery functions in a Bank or recognized Financial Institution. The candidate should have good communication and interpersonal skills.

2. Associate Membership of a recognized professional Chartered Institute/IBSL or Diploma in Banking/ Credit Management /SME Management

With

Over Six (06) years' Experience as an executive in the field of SME ,in the areas of credit appraisal, credit disbursement, risk operations, and credit recovery functions in a Bank or recognized Financial Institution. The candidate should have good communication and interpersonal skills.

Remuneration

Salary Scale- 90,645 - 1,220 x 20 - 115,045/- (Salary Grade 05 -b) per month together with bank approved allowances (Cost of Living, Rent & 10% Allowance. Total monthly gross salary would be Rs.190, 000/- approximately).

Age - Not more than 30 years (However the age limit will not apply to those already employed in a state sector organization)

General Conditions

Method of Selection - Selection by an Interview as per the recruitment policy and procedure of the bank.

Closing Date for Applications 05.05.2026

How to Apply

Interested qualified candidates should send their Curriculum Vitae and copies of their Educational/ Professional transcripts and the names, addresses and contact numbers of two professional non-related referees via the below email address.

All applications will be treated in strict confidential and any form of canvassing will be regarded as a disqualification. The Bank reserves the right to decide the selection, postponement or cancellation of recruitment or any other action and/ or change the selection criteria for this recruitment. The decision of the Board of Directors will be final and conclusive.

Applications should only be sent via **careers@smib.lk**