

Our Client is a long established financial institution within diverse and growing clientele. The company offers a diversified spectrum of products which include Leasing, Loans, Factoring and Deposits etc. The Company now has an opportunity for highly skilled professionals to lead their team to ensure excellence in business practices and high performance.

HEAD OF CREDIT

Reporting to the Chief Executive Officer, the selected candidate will be responsible for overall credit function of the organization.

Duties & Responsibilities:

- Responsible for strategizing the credit function of the organization.
- Develop and update all lending policies and guidelines.
- Facilitate the expansion of the loans and advances portfolio of the client company within the laid down credit guidelines reflecting the risk appetite.
- Ensure Credit quality is maintained in all credit portfolios by ensuring no credit-runs, minimizing non - performing loans and facilitating rehabilitation/ restructuring of stressed credit portfolios.
- Proactively resolve possible issues related to Credit and advise/educate respective Managers in order to improve the credit quality.
- Conduct post credit audit.
- Come up with new product ideas in line with the market conditions and have a thorough knowledge of the market and the competitors.
- Reviewing credit proposals and credit references to set credit limits and ensure Credit Quality.

Knowledge & Skills:

- A degree from a recognized university or an equivalent professional qualification (part/full) will be an added advantage.
- Minimum of 7-10 years within a credit / lending background in banking and Finance industry.
- Qualification in Credit Management is a must.
- Thorough understanding of all regulatory directions related to day to day operations of the credit department.
- Being from the banking / Financial industry is a must.
- Strong knowledge of lending practices with a good understanding of credit risk.
- Be result oriented and possess the ability to take up challenges.
- Possess strong communication skills.
- Be computer literate.

Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis. It will commensurate with qualifications and experience.

Please email or post your complete resume with contact details of two non-related referees to mslr@slt.net.lk within 10 days of this advertisement quoting MSL reference No.7393 in the subject column.

**MSL Management
Systems (Pvt) Ltd.**

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