

# Vice President - Commercial Credit Management

 Closing Date: 30th September 2022

To manage the Commercial credit function of the Bank and to maintain the quality of portfolio with an acceptable NPL ratio whilst focusing on post credit monitoring at a holistic level.

## Job Profile

- Manage the Commercial Credit function of the Bank and to maintain the quality of portfolio with an acceptable NPL ratio including the focus on post credit monitoring
- Ensure Bank's credit policy supports market trends and bank strategy as identified & agreed for Commercial credit business line
- Review, evaluate and approve credit proposals as per Delegated Authority and submit comments/ recommendations as required
- Ensure credit proposals are of required quality & reflect realistic position/risk from an independent view
- High level monitoring of Commercial Banking portfolio and guide the business unit as appropriate
- Cash flow Assessment of Individually significant customers to ascertain the impairment provision.
- Ensure that Lending is in accordance with the bank's policy and strategy as determined from time to time

## Special Skills

- A sound knowledge / understanding of theoretical and practical skills in lending and finance
- Detailed knowledge on Commercial Banking products and lending types including cash flow based lending
- Understanding of Market/ Industry risks & structuring of credit limits
- Good interpersonal & communication skills
- Training skills

## Experience & Qualifications

- Minimum of 12 years' experience out of which 7 years at managerial level
- Hands on experience in Branch/ Commercial credit & Risk management
- A Degree and/or professional qualification in Credit, Banking, Finance (AIB/CIB/ACMA/ACCA)