

BUILD YOUR CAREER WITH CARGILLS BANK



Executive Credit – Corporate/ SME

KEY RESPONSIBILITIES

- ✓ Draft and maintain implementation guidelines to the Corporate, MM and SME Credit
- ✓ Carryout independent Credit Appraisals with financial, operating & risk analysis
- ✓ Obtain credit approvals from relevant authority levels within specified timelines
- ✓ Join the Branch Manager / RM on client visits / meetings pertaining to facilities
- ✓ Identify and evaluate risks associated with each credit paper and propose appropriate risk mitigation plans
- ✓ Perform annual review of the facilities
- ✓ Follow up and execute security documentation pertaining to each facility
- ✓ Initiate and contribute to all phases of the corporate recovery process
- ✓ Ability to examine and reason-out the credit proposals of NPCF accounts and to ensure that issues are escalated to the next level as necessary for prompt resolution

EXPERIENCE & QUALIFICATIONS

- ✓ Minimum 4 years of banking experience of which 2 years should be in a credit related role, preferably with previous credit exposure into Corporate/MM & SME
- ✓ Bachelor's Degree / full qualification in Banking / CIMA or equivalent
- ✓ Strong communication and interpersonal skills
- ✓ Good analytical skills including the ability to understand and interpret financial statements
- ✓ Flair for Marketing with an outgoing personality
- ✓ Should be able to perform independently with minimum supervision to meet strict deadlines
- ✓ Familiarity with risk rating methodologies, frameworks, and relevant risk-related policies

Interested candidates are invited to forward their CVs to career@cargillsbank.com mentioning the post applied for, in the subject line of the email on or before **13th January 2023**.

Head of Human Resources
Cargills Bank Limited
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Log in to: www.cargillsbank.com

