



# Are you ready to step into your future?

Seylan Bank is one of the most progressive and innovative banks in the country with a commitment to serve people from the heart. This is your opportunity to join a dynamic team with the promise of a great career.

## Chief Manager – Credit Risk Management

### Job Responsibilities

- Establish, Develop and maintain a sound credit risk environment and culture throughout the Bank by;
  - Reviewing and improving the credit policies, processes, controls, standards and updating the Bank's Credit Standard and Policy Manual on regular basis.
  - Ensuring that the Lending Guidelines empower lending officers with clear understanding of preferred industries and customer segments to target for lending growth, risky segments to be avoided, how to analyze and mitigate the overall risks; structure, secure and price the facilities in terms of the risks to be assumed by the Bank .
  - Establishing standards, guidelines and responsibilities for portfolio management at various geographical levels, branch/area/zonal/business levels and overall Bank levels.
- Conduct material Credit Risk Assessment on the proposals submitted by the Lending Units on a very independent basis to ensure that such proposals are in line with the Bank's credit risk appetite and strategy to achieve the lending objectives within acceptable risk criteria and arrange to provide the risk sign off within the given Turn Around Times.
- Ensure that the Bank's Internal Customer Rating Models/Credit Scorecards are having sufficient discriminative power in identifying the good clients for granting of credit through regular reviewing, back testing and further development of such models.
- Closely monitor the Bank's advances portfolio to detect any adverse trends/deterioration of credit quality in the various lending portfolios, regions, lending units, borrowing group's/individuals etc., and suggest proactive remedial measures in advance in order to rectify the underlying issues and to maintain the Bank's NPA levels at desirable levels.
- Independently validate the SLFRS 9 impairment identifications/cash flow projections on a quarterly basis and submit the overall learnings to the management to further streamline the impairment calculation process.
- Coordinate the holding of Risk related management committee meetings and preparing/maintaining of the relevant meeting records. Report and provide material information and details of emerging risks/potentially vulnerable concentrations in the Bank's various loan portfolios to Risk committees and Board Risk committees on regular basis.
- Manage the Credit Risk Management Unit, Credit Risk Review Unit and supervise the activities of the Regional Risk Officers of the Bank.

### The Person

- Overall 12 years experience in a Bank / Financial Institution of which 05 years as a Senior Manager in evaluating/approving/analyzing credit proposals/managing credit portfolios.
- Having a sound knowledge on general banking practices, risk management practices/regulatory guidelines with a proven track on good administrative capabilities as evidenced by successfully managing a branch/regional Office or HO Unit.
- Associateship of IBSL (or an equal professional qualification relevant to bank lending)/ a bachelor's degree in Banking / Finance / Credit.
- MBA from a recognized college or a University/any Qualification from an internationally recognized risk management institute/ experience in the management of credit risk would be added advantages.
- A team player with strong independent judgement having strong critical, analytical and risk assessment skills leading to sound and defensible decisions with ability to influence managers at all levels and develop strong working relationship.
- A self motivated individual with a passion for learning other risk streams such as Operational, Market/Liquidity and Technological Risks by getting involved in the relevant work activities wherever possible. The selected candidate will be groomed/considered to take up higher positions within RMU as per the succession plans of the Unit in the future.

Applicants are invited to log on to [www.seylan.lk](http://www.seylan.lk) and upload the updated CV along with a recent photograph, or email the CV to [careers@seylan.lk](mailto:careers@seylan.lk) within 7 days of this advertisement.