

HDFC BANK

This is an ideal opportunity to advance your career in banking, with a bank which has served the nation for over three decades standing by all stakeholders, providing shelter and support in fulfilling the aspirations of Sri Lankans including business community through diversified financial solutions.

The Bank is in the process of chartering into new vistas of development banking.

The HDFC Bank is looking for competent, dynamic & result-oriented individual with a proven track record to fill the following position in our Bank.

HEAD OF CREDIT & RECOVERY (DGM GRADE)

Key Responsibilities:

- Responsible for overall Credit and Recovery Functions and for developing and adopting proper strategic plans, policies and procedures to streamline the functions and for achieving specific performance and budgetary targets.
- To ensure quality credit and there by taking initiatives to manage the credit and recovery risk of the Bank in line with Bank's policies.
- To inculcate proper credit and recovery culture within the Bank by providing necessary training and developing the skills and competencies of the credit and recovery teams and ensure strict adherence to the process and policies, as well as regulatory guidelines whilst at the same time ensuring proper adoption by the credit and recovery team members.
- Asses the existing framework of credit and recovery risk management on bank-wide basis and report
 deficiencies and recommend areas for improvement. Manage the entire credit and recovery risk by
 identifying, measuring, monitoring and implementation to manage these risks effectively.
- Periodically review best practices in the areas.
- Establish compliance with the governance framework provided by the Central Bank of Sri Lanka.
- Manage portfolio quality and credit growth based on approved budget.
- Train and develop branch staff on credit and recovery function.
- Facilitate to develop new credit instruments while customizing existing credit instruments to suit market needs.
- Providing overall leadership to the Credit and Recovery Divisions including Branch network, setting goals and objectives to support the organisational strategic direction and overall management of Credit and Recovery functions.

Eligibility Criteria

- Bachelor's Degree or full professional qualifications in Business Management, Finance, Accountancy, Law, Marketing, Economics or any other relevant discipline from a recognized institution preferably with Credit Management/Banking qualifications.
- Masters in Credit Management, Business Management, Finance, Marketing, Banking or any other similar discipline will be an added qualification
- Over 15 years' experience in a recognized Bank or financial institution covering Credit and Recovery areas and 8 years in a Management position.

Age Limit: Preferably below 56 years.

An attractive remuneration package awaits the right candidate.

Applications with two non-related referees should be sent via email to **careers@hdfc.lk on or before 06.12.2023** indicating the position applied in the subject line of the e-mail.

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