## JOIN THE TEAM OF **CARGILLS BANK**

## Assistant Manager/Manager -**Credit Risk**

## KEY RESPONSIBILITIES

- Conduct periodic reviews of credit portfolios to assess the accuracy of risk ratings and compliance with internal policies and regulatory requirements
- ✓ Evaluate the adequacy of credit risk measurement methodologies and recommend enhancements to ensure alignment with industry best practices
- ✓ Identify emerging risks and trends within the credit portfolio and provide proactive recommendations to mitigate potential losses
- ✓ Prepare detailed reports and presentations summarizing review findings, risk assessment results, and recommendations for senior management and relevant committees
- ✓ Collaborate with cross-functional teams such as Compliance and Internal Audit, to ensure a comprehensive approach to risk oversight
- ✓ Stay abreast of regulatory developments and industry trends related to credit risk management and incorporate relevant changes into the review process

## **EXPERIENCE & QUALIFICATIONS**

- ✓ A Bachelor's degree or an acceptable equivalent qualification in a related field is required. An MBA would be considered an added advantage
- ✓ Minimum of 3 5 years of experience in credit risk management, credit review, or related field within the banking or financial services industry
- ✓ Strong understanding of credit risk principles, methodologies and regulatory requirements, particularly within the Sri Lankan banking context
- ✓ Proficiency in analyzing financial statements, assessing credit risk metrics and identifying potential. areas of concern

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 30th June 2025.

**Head of Human Resources** Cargills Bank PLC No. 696, Galle Road, Colombo 03.





