

JOB 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

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 28th August 2025.

Head of Human Resources Cargills Bank PLC,

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Official website





