

# JOB DESCRIPTION



**Job Title: Chief Credit Risk Officer**

**Reports To: Chief Executive Officer**

## **Job Overview**

The Chief Credit Risk Officer will be responsible for credit risk surveillance, monitoring portfolios, planning and developing credit strategy, risk evaluation and approval of credit transactions. The incumbent will also be responsible for the management and oversight of the Recoveries and Securities Unit.

## **Responsibilities and Duties**

- Compile annual credit risk action plans (comprising of education and awareness, control testing, problem resolution, audit preparation, and pre-issue assurance assessments etc.) for NEDCO in conjunction with internal stakeholders (Branch Operations Network (BON), Finance, Legal Recoveries). Plans have to ensure that the credit risk environment is tested, enhanced and effectively managed.
- Develop and enhance the Credit Reporting & Monitoring Framework which meets the requirements of various external and internal stakeholders. Ensure timely and accurate delivery of Credit Risk reports. Interpret the information and suggest actions for consideration by senior management.
- Provide the Chief Executive Officer, Chief Entrepreneurial Development Officer and Branch Managers with support covering the credit strategy, value-add change initiatives, training, portfolio management, policies, procedures, processes, and products.
- Receive and review new credit proposals from the BON and conduct an assessment to determine the suitability of credit risks; perform detailed research, analysis, assessment, and approval of loan applications.
- Refer or decline loan applications through the CEO / Internal Credit Committee.
- Provide up to date credit perspective to the team on issuer/sector credit events. Implement surveillance process and develop regularly scheduled control of credit reviews and reporting.
- To perform regular analysis and report to management developments in the various economic sectors where NEDCO operates or plans to operate.
- Conduct credit risk surveillance on investment portfolios, with a focus on cyclical sectors and escalate key findings to senior management.
- Develop, coordinate and implement Enterprise Risk Management strategies of NEDCO.
- Train, educate and support the staff to build risk awareness within the branch operations network (BON).
- Manage the Credit Risk and Recoveries Units of the organization according to authorized Human Resource practices, policies, and procedures that fully conform to current laws and regulations.
- Direct guide and review the performance of staff.

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## Qualifications & Experience

- A Master's Degree in Entrepreneurship, Finance, Business Administration, Management or related field
- Minimum of Eight (8) years of experience in Lending/Credit Risk Management to include relationship management/origination within the financial sector at a senior level in Corporate Lending/Credit Risk Management.
- Strong understanding of Credit analysis and policies and Risk Management principles.

## Competencies

- Knowledge of entrepreneurship development strategies and sectoral trends in Trinidad and Tobago.
- Research capabilities
- Loan Management Skills
- Leadership
- Risk Assessment
- Strategic Planning
- Good Communication Skills
- Ability to work in a Team

### **Submit your applications to:**

*Human Resource & Administration Manager, NEDCO Head Centre,  
#38 New Street, Port-of-Spain*

Or via email to *[contactus@nedco.gov.tt](mailto:contactus@nedco.gov.tt)*

All applications must be submitted on the Employment Application Form and should include the name of the position in the subject line of the email/cover letter and be submitted by no later than **January 13, 2019**.