

JOB DESCRIPTION



Job Title: Credit Risk Officer

Reports To: Senior Credit Risk Officer

Job Overview

The Credit Risk Officer monitors and proactively manages risk/exposure and compliance with Credit Policy for his/her assigned portfolio. Responsible for evaluating financial performance of the borrower, and proposing an appropriate risk rating. Responsible for making decisions or recommendations on renewals, modifications, etc. and working in conjunction with the Branch Operations Network (BON) for the underwriting and approval of credit transactions.

Responsibilities and Duties

- Assist in the development and implementation of credit risk policies and procedures.
- Review loan applications from the Branch Operations Network (BON) and conduct risk assessments to determine suitability of credit risks, monitor credit exposure and limits.
- Provide insight into market trends that may have both a positive and negative impact on the client's business.
- Provide timely, accurate and independent analysis of the financial and economic circumstances of borrowers and/or borrowing entities taking into account the most relevant segmentation criteria applicable on a case by case basis.
- Classify risk in conjunction with other members of the BON to ensure the consistent application of credit policies.
- Assist the Credit Risk Officer in the preparation of presentations and documentation for new items/transactions to be presented to the company's credit committee.
- Respond to questions made by the committee as they arise.
- Perform credit analysis and credit report write-up on assigned portfolios.
- Responsible for assisting the Senior Credit Risk Officer in special projects, such as preparing for audit and to perform other risk-management tasks as requested.
- Assist in Business Development activities by providing industry specific risk management guidance.

Qualifications & Experience

- Bachelor's Degree in Management, Finance, Business Administration or related field.
- Minimum of Three (3) years' experience in Lending/Credit Risk Management to include relationship management/origination within the financial sector in Corporate Lending/Credit Risk Management.
- Strong understanding of Credit analysis and policies and Risk Management principles.

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Competencies

- Knowledge of entrepreneurship development strategies and sectoral trends in Trinidad and Tobago
- Research capabilities
- Loan Management Skills
- 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***

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**.