

JOB DESCRIPTION



Job Title: Senior Credit Risk Officer

Reports To: Chief Credit Risk Officer

Job Overview

The Senior Credit Risk Officer will be responsible for credit risk surveillance, monitoring portfolios and assisting in the planning and development of credit strategies and risk evaluation policies and procedures.

Responsibilities and Duties

- Assist in the development and enhancement of credit risk policies and procedures.
- Review loan applications from the Branch Operations Network (BON) and conduct risk assessments to determine the suitability of credit risks for approval of loans.
- Perform research, analyze and assess business proposals to assess credit risk exposures and utilize risk management strategies in making improvements to these plans where necessary.
- Provide insight into market trends that may have both a positive and negative impact on the client's business.
- Improve the risk result and the risk quality of the loan portfolio.
- Conduct credit risk surveillance on loan portfolios, with a focus on cyclical sectors and escalate key findings to the Chief Credit Risk Officer and senior management.
- 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.
- Provide advice and support to the officers and Branch Managers within the BON in the internal exposure discussion.
- Classify risk in cooperation with other members of the BON to ensure the consistent application of credit policies.
- Inform Chief Credit Risk Officer/ CEO/ Chief Entrepreneurial Development Officer/ Internal Credit Committee of process inconsistencies and disruptions, problematic cases, and provide recommendations where required.
- To recommend clients for training, vocational or otherwise by NEDCO's in-house training division.
- Promote the transfer of know-how and experience as well as team spirit.
- Maintain follow-up on conditions/preconditions and their respective fulfillment.
- Responsible for assisting the Chief Credit Risk Officer in special projects, such as preparing for an audit and to perform other risk-management tasks as requested.

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Qualifications & Experience

- Bachelor's Degree in Management, Finance, Business Administration or related field.
- Minimum of Five (5) 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.

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**.