



Pan Asia Banking Corporation PLC, a truly Sri Lankan bank, with a presence of twenty-five years in the Banking Industry and currently operating with 85 branches, has embarked on an ambitious growth plan. We invite dynamic, result-oriented and highly motivated individuals to be part of our growing organization

### **OPPORTUNITY FOR A RETIRED CREDIT PROFESSIONAL**

If you are a person with a strong background in Retail & SME credit, this is a unique opportunity to work as part of a dynamic team attached to the Internal Audit function of the Bank as a Credit Auditor to assess and evaluate the bank's credit portfolio. You are required to work closely with stakeholders to provide independent insight and opinion on the processes, internal controls, compliance with regulations & other business processes and identify the effectiveness and adequacy of operating lending procedures, policies etc.

#### **The Job:**

- Plan, direct, supervise and advise Audit teams of the Bank ensuring the early identification of alerts on potential problematic lending, credit quality, root causes of the issues, validity the reliability and integrity of systems, processes, internal controls, laws, regulations, policies, procedures, contracts etc and suggest recommendations to mitigate bank's risk and losses
- Schedule and conduct periodic audits as per the Annual Audit Plan meeting with the scope and objectives of the individual audits and identify control gaps and opportunities for improvement of bank branches, SME, Retail Credit, Credit Risk etc and recommend timely corrective measures
- Carry out investigations into irregularities and frauds independently and professionally and recommend timely corrective measures
- Develop professional competencies of the subordinates through on-the-job and staff training programmes and create awareness on all credit-related areas including, preparation of Credit proposals, evaluations, checking of security documents etc.

#### **The Person:**

- A retired Banker below the age of 57 yrs
- Over 20 Years of Hands-on experience with minimum of 05 years at Managerial Level in Retail & SME credit and in-depth understanding on the concepts of the credit cycle end to end relating to Lending/Credit Proposals originating from Branches/SME/Retail banking units and good knowledge of the challenges faced by the financial services industry and regulatory environment
- Be conversant with the operational risks prevailing in the areas of Trade Finance/Treasury/Finance/FCBU & Risk Management
- Be qualified in Credit Management with full professional qualification in Banking.
- Possess excellent written and verbal communication skills and report writing abilities
- Strong analytical skills, ability to critically challenge the effectiveness and efficiency of the 'control environment' and be able to implement effective audit policies and processes through a comprehensive audit plan

#### **Remuneration**

The successful candidates will be provided with an attractive remuneration package including fringe benefits, commensurate with industry-standard and will be placed in an appropriate grade based on the level of competencies and experience. Please forward your resume within 07 days of this advertisement, stating contact details of two non-related referees, to [careers@pabcbank.com](mailto:careers@pabcbank.com) indicating the position applied for in the "Subject" line. Information forwarded by you shall be treated strictly confidential and referees shall be contacted with your consent.