



Can your courage craft our tomorrows?

Growth is a combination of hard-working and commitment. That's why at Seylan Bank, We enrich your growth journey with a progressive culture that empowers your potential. With your determination to succeed and our innovative mindset, together we can re-shape the future of Banking in Sri Lanka.

Senior Manager Credit Risk Management

Job Responsibilities

- Evaluate/analyze the credit proposals using qualitative & quantitative aspects highlighting the financial, macro-economic conditions, business and the industry risks pertaining to all credit proposals which are being referred to RMU for risk approvals as per the prevailing thresholds from the Corporate Banking Unit and the other branches/lending units in the Bank.
- Ensure that the credit proposals are (i) adhering to the Bank's Lending Guidelines, applicable Policies, Regulations and Procedures (ii) properly structured and priced to appropriately match the risks to be undertaken by the Bank (iii) in line with Bank's sectoral limits with appropriate covenants
- Engage in developing new Risk Rating Models, a Risk Based Pricing Mechanism and defining of Credit Monitoring Guidelines.
- Manage the Bank's Risk Rating System by changing the relevant rating parameters in the Risk Rating Models to suit the changes in the economy/business environment, on an on-going basis.
- Preparing analysis reports covering various critical areas for Executive Credit Risk Management Committee [ECRMC], Board Integrated Risk Management Committee [BIRMC], Board Credit Committee [BCC] & the Board of Directors as and when required by the senior management.
- Striving to further improve the depth of analysis in the MIS Reports to enable the ECRMC/BIRMC to gain a wider understanding about the various trends in the Bank's lending portfolio.
- Actively involve in the quarterly impairment process, critically evaluate the risk triggers, impairment cash flow statement and propose process improvements

The Person

- Minimum 08 – 10 years of experience in banking of with 04 – 05 years of experience in executive/managerial level in handling credit.
- An Associate Member of the Institute of Bankers of Sri Lanka
- A degree in Econometrics/Mathematics from a reputed University/Professional body would be an added advantage.
- Strong & proven analytical skills (decision making/problem solving).
- Strong communication skills, both written and verbal. Ability to communicate technical information to highly technical/non-technical audiences.
- Ability to work on multiple projects, manage requests as they arise and deadline oriented with focus on high quality work.
- Knowledge about BASEL/CBSL Guidelines.

Applicants are invited to log on to www.seylan.lk and upload the updated CV along with a recently taken photograph or e-mail the CV to careers@seylan.lk within 7 days of this advertisement.