

Manager, Credit Management

Key Responsibilities:

- To have strong understanding of credit risk management function and to strictly implement them.
- To assist in implementing credit risk management tools/framework which include but not limited to Rating Methodology, Early Warning Indicators (EWI), Risk Acceptance Criteria (RAC), Country Sector Limit, and Stress Testing, etc.
- To assist in keeping abreast of macro-economy and market landscape and initiate account/portfolio position review.
- To ensure robust risk assessment of credit proposal within scope of responsibility by structuring the term and condition of loan, collateral, risk mitigation, credit worthiness and due diligence checking (industry update, counterparty's character, etc.) to be the consideration and qualified recommendation for credit approvers in the lead time; to achieve maximum profit from credit proposal recommended.
- To provide effective independent credit evaluation and sound judgement for recommending/approving credit proposals under his/her purview within reasonable turnaround time. This should include material credit risk identification, analyses sources of repayment and repayment capacity, assign appropriate credit risk rating, identification of single customer exposure, adherence to risk appetite and underwriting guideline, etc.
- To assist in assessing, monitoring and reporting to CCC and RC, all credit related issues arising from the Bank's business and operations.
- To ensure the adherence to established department's end to end process and timeline.
- Any other responsibilities / task as assigned by management from time to time.

Knowledge Skills and Experience:

- Good knowledge of business & compliance disciplines.
- Good knowledge in financial analysis skill.
- Good understanding about local regulatory requirements.
- Good interpersonal skills.
- Good oral and written communication skills in English.
- Collaborative partner – ability to communicate effectively, clearly and concisely at all levels (internally and externally).
- Very attentive to details.
- Highly motivated and committed.

How to apply:

Please submit your application via email: careers.kh@cimb.com

Or call us at 081 240 333