



Career Opportunity

On-going Credit Risk Manager

Applications are invited from qualified, experienced, and skilled candidates to fill the position of On-going Credit Risk Manager.

The On-going Credit Risk Manager will support the delivery of the Bank's business strategy through effective post-disbursement credit risk management, covenant monitoring, arrears collections and enforcement of credit policies.

Roles and Responsibilities

- Discharge of facility monitoring processes.
- Facility covenant enforcement and monitoring.
- Daily account excess management.
- Formulation of credit risk management process enhancements.
- Distressed-client engagements in collaboration with Relationship Management team.
- Industry knowledge on credit risk trends and design of effective management actions and responses.
- Collaboration with internal and external stakeholders on facility recovery actions
- Management of Stage 2 and Stage 3 credit exposures.
- Presentation of monthly ORM report to the Management Credit Committee.
- Review and sign-off of credit impairment model inputs.

Experience, Qualifications and Skills

- Degree in Business, Finance, Accounting, Economics or an equivalent professional qualification.
- 5+ Years of experience in the credit function of a commercial bank.
- Demonstrable leadership experience.
- In-depth understanding of Credit policies and frameworks.
- Experience in distressed asset remediation and recoveries.
- Detailed understanding of IFRS9 impairment methodology.
- Detailed knowledge of the Banking and Financial Services Act and other regulations governing commercial bank lending activities.

Application Process

Only suitably qualified, experienced, and skilled candidates are encouraged to apply for this role.

Applications are to be sent by email, accompanied by a detailed CV, copies of qualification certificates and a cover letter to recruitment@firstcapitalbank.co.zm and carry the subject **On-going Credit Risk Manager**.

Closing date for applications is Friday 7th July 2023.

Only shortlisted applicants will be communicated to.

Belief comes first.

