

## CAREER OPPORTUNITY

The St. Vincent Co-operative Bank Limited is seeking to recruit a **Commercial Loans Manager**.

The incumbent understands the clients' operations of the Bank and should seek to identify opportunities to provide appropriate financial solutions. The Commercial Loans Manager is a portfolio manager and credit specialist who supports the Chief Executive Officer and manages an assigned portfolio of clients.

Develops and maintains a working knowledge of clients' companies, industry and regulatory issues impacting economic/political trends, and clients' requirements to develop appropriate credit solutions. The incumbent has accountability for the effective delivery of governance, risk management, controls, and compliance within their area of responsibility. The Manager ensures that the Bank's client experience is delivered to clients through the Bank's service partners through the coordination of the support team and champions client resolutions by leveraging appropriate partners to resolve client concerns.

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### **KEY DUTIES:**

- Primary responsibility for a portfolio of assigned clients.
- Achieves assigned sales growth targets.
- Completes analysis of client requests, preparation and submission of credit applications containing complete and detailed assessments of business, credit, and financial analysis to support requests for new and/or increased credit facilities.
- Effectively manages, monitors and controls the entire (end-to-end) credit process for new loans, including application/processing/underwriting/approval/closing), and post-closing documentation reviews for assigned portfolios as well as conducting reviews of the facilities as required.
- Effectively manages and monitors portfolio quality by ensuring that credit monitoring tools are effectively utilized in a timely manner, e.g., timely actioning of reports, timely preparation and submission of credit reviews.
- Works in partnership with Loans, Compliance and Chief Executive Officer as required on new and existing credit applications, providing guidance on risks, issues and mitigants, pricing that achieves appropriate risk/reward targets and on overall credit appetite for the client.
- Takes an active role in the delivery of risk management and compliance within the Bank's Internal Control and Assurance Framework including adherence to the Bank's AML, KYC standards, and adherence to regulatory authorities.
- Attends clients' meetings to support credit solutions and annual reviews.
- Meets regularly with the Chief Executive Officer to agree on action plans and strategies for assigned clients.
- Develops and maintains close working relationships and contacts with clients to obtain and provide information and advice, conducts interviews and relays information regarding the Bank's processes and requirements, as it relates to credit products.
- Monitors and controls accounts within the assigned client portfolio, reviewing the quality of the portfolio in line with policy and guidelines. Discuss with the Chief Executive Officer any trigger points or issues causing concern.
- Completes all relevant risk reviews, including covenant monitoring and control, out-of-order collateral, delinquency, excess management, annual review and expiry management.
- Assists the team in maintaining and growing strong relationships with existing clients with a view to protecting the Bank's existing client base and maximizing revenue generation from these relationships.
- Keeps updated on products and processes and any changes to ensure effective and efficient service to clients.
- Keeps abreast of industry-related information to opportunity, identify and deliver value-add content for clients.

### **PERSONNEL SPECIFICATION**

#### ***Qualification and Experience:***

- BSc in Accounting, Banking and Finance, Business Studies / professional qualification would be an asset.
- Proven credit analysis skills and experience.
- Proven relationship-building skills and experience.
- Proven business development experience.
- Excellent understanding of financial statements and accounting principles
- Excellent analytical ability including demonstrated knowledge of cash flow analysis and financial modelling capabilities.
- Knowledge of economic and accounting principles and practices, sufficient to understand financial statements, the financial markets, banking and the analysis and reporting of financial data.



## CAREER OPPORTUNITY

THE **PENNY BANK** AND SO MUCH MORE

- Minimum five years' experience in corporate business lending skills at a Commercial Bank/Financial Institution.

### *Competencies:*

- Comprehensive understanding of credit risk.
- Relationship selling skills.
- Thorough knowledge of operational risk policies and procedures, compliance, and fraud prevention.
- Thorough understanding of regulatory requirements and ECCB's prudential guidelines.
- Highly numerate with related IT skills and ability to use the Bank's systems.
- Good knowledge of products, pricing, services and applicability to customer requirements.
- Good knowledge of Commercial Bank processes including product and service sales and delivery; to refer clients as needed.
- Good knowledge of corporate processes, policies, and procedures.
- Good knowledge of the needs of corporate clients.
- Good local market knowledge.
- Good knowledge of corporate lending practices and credit analysis.
- Good knowledge of our competitors' products.
- Good knowledge of bank limits and allocations thereof, management and department objectives and targets for support and for direction of portfolio plans.
- Highly developed organizational and analytical skills.

Interested persons should forward their applications to [hr@svcbl.com](mailto:hr@svcbl.com) by 5<sup>th</sup> January, 2024.