

Career Opportunity

Senior Credit Manager

Applications are invited from qualified, experienced, and skilled candidates to fill the position of Senior Credit Manager.

Reporting to the Chief Credit Officer, the Senior Credit Manager will support the delivery of the Bank's business strategy through effective credit risk management, credit proposal analysis and the enforcement of credit policies and regulatory guidelines.

Roles and Responsibilities

- Structure and appraisal of credit proposals.
- Collaboration with Relationship Executives on client engagements requiring Credit expertise.
- Risk trigger setting, covenant design, measurement and review.
- Credit policy and Risk Appetite statement formulation participation, reviews and updates.
- On-going Credit risk management and recoveries strategy formulation.
- Discharge of daily on-going Credit risk management activities.
- Overview of disbursement of credit facilities in line with sanction terms and policy.
- Establishment of controls in the Credit operations functional areas.

Experience, Qualifications and Skills

- Degree in Business, Finance, Accounting, Economics or professional qualification such as ACCA or CIMA.
- 5+ Years of experience in credit origination, appraisal and approval in a Commercial lending environment.
- 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 **Senior Credit Manager**.

Closing date for applications is Tuesday 11th April 2023.

Only shortlisted applicants will be communicated to.

Belief comes first.