

Credit Relationship Assistant Manager. MGN Pak - CIBG - FI & NBFI. Corporate & Investment Banking Group-PAKCOE
Mashreq • Karachi Division, Sindh, Pakistan

About the job

- Assist in the financial analysis, credit risk assessment, risk rating and structuring of facilities for assigned Financial Institutions (FI) and Non-bank Financial Institutions (NBFI) relationships, by working with the Relationship Managers (RMs), meeting the customers, preparing Credit Proposals (CPs) (new, annual renewals and amendments etc.) and liaising with Wholesale Risk Management (WRM) and the Compliance Unit to resolve all queries related to risk and compliance issues, respectively.
 - Ability to work under pressure and deliver high quality work within relatively tight timelines
 - Ability to manage internal stakeholders across RMs and Credit risk teams
 - Prepare and ensure timely submission of high-quality Greenlight Memos and CPs for assigned clients
 - Ensure timely renewal of CPs
 - Ensure consistent (error free) presentation standard
- Portfolio Management**
- Maintain portfolio, transaction and counterparty credit controls in line with the bank's credit policy
 - Review, check and assign where applicable the appropriate risk rating to each credit proposal
 - Ensure completion of rating assessment and renewals in line with bank's credit policy
 - Coordinate with internal stakeholders to ensure that all up-to-date relevant information is obtained to conduct a proper evaluation
 - Coordinate with respective RMs/SRMs and Business Support to ensure:
 - Reduced turnaround time
 - High quality submission to Risk and other stakeholders
 - Produce error-free and timely routine and management reports and data related to limits, exposure and allocations
 - Review covenants and monitor portfolio for any early alerts
 - Management Submissions
 - Support NBFI and FI RM team for timely Greenlight and CP submissions for complex, high pressure time bound transactions
 - Support RM team on adhoc memos or information packs as requested by WRM

- Competitive, and relatively risky client groups with competition from major local, regional and international banks

- Compliance required with:

- Central Bank regulations; UAE legal system; overseas legal requirements

- MB's internal credit and risk management policies

- Strong working relationships expected to be maintained with RMs, SRMs, Regional Heads, Head of Business and Wholesale Risk Managers

Problem Solving

- Analytical thinking, deductive logic and educative judgment required.

- Thorough understanding of Mashreqbank's policies and procedures in addition to regulatory, operational and compliance requirements.

- Clear understanding of business transactions and relationship requirements with close coordination with the relationship team and WRM, without losing focus on risk, regulations and control issues.

- Regulatory, operational, compliance and AML requirements would require thorough understanding of local banking practices.

Decision Making

- Should use their judgment in daily decisions and be guided by superior if required.

- Responsibility to monitor and report portfolio quality, size, mix and ensure adherence to risk / return guidelines.

- Monitor, report and recommend actions if risk profiles of a relationship or a specific deal changes.

- To comment on the account conduct/ behavior of client.

- Provide financial solutions to customer requirements.

Knowledge, Skills and Experience

- Minimum 5 years of experience of credit / financial analysis at similar level in banking and / or related field. FI and NBFi credit knowledge and portfolio management experience

- Degree in business / economics. An MBA, CFA, CA or similar qualification will be considered as an asset. Conversant with banking laws and local regulations.

- Excellent command over verbal and written English. Excellent skills with the usage of Word, Excel and PowerPoint applications

- Strong analytical skills.

- Good inter-personal skills. Should be a team player and participation experience in variety of banking initiatives and solutions.

To apply: <https://www.linkedin.com/jobs/view/4451503105/>