

Credit Relationship Manager (Mashreq Global Network Pakistan)

Mashreq · Pakistan (Remote)

About the job

Job Purpose

- 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.

Key result Areas

Greenlight and CP Preparation

- 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

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.
- Excellent command over verbal and written English. Arabic language skill will be an added advantage.
- Conversant with banking laws and local regulations.
- 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/4263059674>