

**BUILD YOUR CAREER
WITH CARGILLS BANK**

Assistant Manager/Manager

Credit - Risk Department

JOB RESPONSIBILITIES

- Conduct periodic reviews of credit portfolios to assess the accuracy of risk ratings and compliance with internal policies and regulatory requirements
- Evaluate the adequacy of credit risk measurement methodologies and recommend enhancements to ensure alignment with industry best practices
- Identify emerging risks and trends within the credit portfolio and provide proactive recommendations to mitigate potential losses
- Prepare detailed reports and presentations summarizing review findings, risk assessment results, and recommendations for senior management and relevant committees
- Collaborate with cross-functional teams such as Compliance and Internal Audit, to ensure a comprehensive approach to risk oversight
- Stay abreast of regulatory developments and industry trends related to credit risk management and incorporate relevant changes

EXPERIENCE & QUALIFICATIONS

- A Bachelor's degree or an acceptable equivalent qualification in a related field is required. An MBA would be considered an added advantage
- Minimum of 3 - 5 years of experience in credit risk management, credit review, or related field within the banking or financial services industry
- Strong understanding of credit risk principles, methodologies and regulatory requirements, particularly within the Sri Lankan banking context
- Proficiency in analyzing financial statements, assessing credit risk metrics and identifying potential areas of concern

Interested candidates are invited to forward their CVs to career@cargillsbank.com mentioning the post applied for, in the subject line of the email on or before **28th August 2025**.

Head of Human Resources

Cargills Bank PLC,

No. 696, Galle Road, Colombo 03. Tel. 011 7 640 640



Official website

www.cargillsbank.com



FITCH RATING A(LKA)

Cargills Bank PLC is a licensed commercial bank supervised by the Central Bank of Sri Lanka

