

Career Opportunity

Senior Credit Manager

Applications are invited from knowledgeable, experienced, and skilled candidates to fill the position of Senior Credit Manager at FMBcapital Holdings based in Blantyre, Malawi.

Reporting to the Group Head of Credit Risk, the incumbent will support the delivery of effective wholesale credit risk management within risk appetite; support credit risk structuring of wholesale asset transactions and sanctioning; and be accountable for providing credit risk management support, direction, and credit information, as well as for proposing policies, standards, and procedures.

The Senior Credit Manager will work with the Country Credit Risk and Business teams in the group (Botswana, Malawi, Mauritius, Mozambique, Zambia and Zimbabwe) to drive business strategy, provide advice and identify opportunities through forward looking management information.

Key Responsibilities

- Delivery of robust Wholesale credit risk management
- Support credit risk structuring of Wholesale asset transactions and sanctioning
- Provide credit risk management support, direction, credit information, and propose policies, standards and procedures ensure the overall book quality.
- Drive business strategy, provide advice and identify opportunities through forward looking management information.
- Ensure compliance with local and global regulatory requirements, Ensuring the optimal quality of the credit portfolio by application and sharing of best practice in decision-making

Skills, Knowledge, and Competencies

- Extensive experience (+5 years) in handling Wholesale credit approvals and credit committee presentations
- Strong and in-depth understanding of credit and business analysis
- Loan underwriting, financial analysis, business analysis, product knowledge, risk control, and portfolio management.
- Understanding credit risk mitigation and wholesale business financing mechanisms
- Good written and oral skills
- Good leadership and people skills
- Understanding credit and country risk management processes
- Understands local and global regulatory requirements and is aware of market environment & practices that may affect business performance, model quality or applicability.
- Broad understanding of banking systems, processes, procedures and practices.
- Knowledge of applicable statutes, laws and regulations governing lending activities in the market.
- Proficiency in MS PowerPoint, MS Excel and MS Word with experience in presentation writing and client analysis

Qualifications and Requirements

- Post graduate degree in Commerce, Banking, Finance, Accounting, Economics, or Risk management.
- A professional qualification in a relevant field e.g. Banking, Risk management, Accounting may be considered in lieu of a post graduate degree.

Applications

Interested candidates who meet the above requirements should apply and submit their applications together with updated CV and copies of certificates to: FMBcapital Holdings Plc, Private Bag 122, Blantyre or email to

FirstCapitalBank.Vacancies@firstcapitalbank.co.mw

not later than Friday 3rd March 2023.

Only shortlisted applicants shall be acknowledged.