



BANK OF MONTSERRAT LIMITED

The leading commercial Bank in Montserrat is seeking to fill the position of Manager Credit and Advances.

The successful candidate will (1) provide strong support to the General Manager in the development, administration, and servicing of the lending portfolio (2) assist the General Manager in the formulation of the bank's overall business strategies and design, implement, develop and improve on the systems, workflows, and procedures necessary to meet the requirements of both customers and the bank. The chosen candidate will also be required to provide other operational support to the General Manager from time to time.

RESPONSIBILITIES/ACCOUNTABILITIES

CREDIT MANAGEMENT

- Oversee the day-to-day operations of the Loans and Advances Department, ensuring the profitable and effective management, control, and growth of the Commercial, Consumer, Securities, and Recoveries portfolios.
- Review and analyze credit proposals, assessing risks, and making recommendations based on established policies and guidelines.
- Leading the credit team by providing guidance, training, and support to enhance performance and productivity.
- Exercising sound judgment and credit control.
- Developing new loan products, cross-selling existing products, providing exceptional customer service and addressing all opportunities for increased market share, revenue, and profitability in accordance with ECCB's guidelines and the bank's strategy and policies.
- Develop and implement strategies to optimize credit processes, improve workflow efficiency, and minimize operational risks.
- Monitor credit portfolio performance, identifying trends, and proposing corrective actions, as needed, to mitigate potential losses.

KEY POSITION COMPETENCIES REQUIRED

- Extensive knowledge of credit appraisal techniques for commercial and personal lending
- Excellent credit underwriting skills
- Excellent knowledge of the bank's products and services
- Good knowledge of Rules and Regulations relating to Banking in the ECCU
- Good knowledge of computers and computer programs such as Word, Excel, etc.
- Excellent leadership, communication, and interpersonal skills
- Strong analytical skills
- Profit and business-oriented
- Sales and service-oriented

Candidates should have at least 10 years of banking experience with a minimum of 5 years experience at a senior management level in credit underwriting.

They should have a good understanding of financial instruments, and risk management policies, procedures, and practices.

Candidates must have a proven track record of analytical and investigative skills.

A University Degree, preferably an MBA is required.

The Candidate should also be acquainted with the latest trends in Banking and shall have exposure to the latest technology/changes in the Banking Industry and should possess the requisite expertise to provide corporate excellence.

BENEFITS:

- Generous remuneration package
- Contract with an attractive gratuity
- Monthly travel allowance
- Housing allowance for non-residents
- Annual performance based bonus
- Health insurance
- Opportunities for training and career advancement

Applications from suitably qualified candidates should be addressed to:

The Manager
Bank of Montserrat Limited
P.O. Box 10
Brades
MONTSERRAT

And emailed to manager@bankofmontserrat.ms

Only candidates selected for interview will receive a response.

Deadline for Submission: 11th December, 2024.