



Example of Credit Review Job Description

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Our growing company is hiring for a credit review. Please review the list of responsibilities and qualifications. While this is our ideal list, we will consider candidates that do not necessarily have all of the qualifications, but have sufficient experience and talent.

Responsibilities for credit review

- Conducting credit reviews of borrowing relationships within the Wealth Management credit book, primarily on an annual basis but more frequently if required
- Ensuring transaction and collateral remains within approval guidelines including covenant and financial compliance of the transaction/borrower
- Partner with regional credit team and Relationship Managers where appropriate to gather all relevant information to conduct credit reviews, make recommendations for remediation, respond to GRM queries, ensure appropriate documentation, and follow up on correspondence with clients following breaches and/or events of default
- Liaise with auditors (internal and external) and compliance representatives in routine reviews of files and annual reviews in partnership with local regional credit team
- Highlight and escalate to manager any credit writing deficiencies noted upon completion of annual reviews and make proposals to avoid such deficiencies going forward
- Participate in ad hoc projects as requested by manager including CTM projects to improve the data integrity of credit reporting and suggest systematic improvements to improve efficiencies within the credit management processes and work flow
- Review preflight memos and credit recommendations within a defined scope for accuracy, and approves or declines them within their respective credit

- Coach bankers in the development of complete, accurate and well-structured credit recommendations, including guidance and advice on financial analyses, loan structuring and other credit skills
- Helps maintain commercial credit quality standards and provides strong and consistent credit leadership

Qualifications for credit review

- 10+ years of relevant commercial lending and credit experience
- Ability to work under tight timelines, and high volume levels in keeping with established Service Level Agreement for position
- Superior understanding of the end-to-end credit review process that involves various groups (GRM, Banking, LUC, LSU)
- Manages Credit Review data
- Experienced credit professional with a minimum of five years consumer credit experience, preferably with a background in consumer credit underwriting and/or credit risk management
- Fifteen plus years of relevant demonstrated lending experience in middle market C&I industry with a variety of industry knowledge and specialization