



Example of Credit Review Job Description

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Our company is searching for experienced candidates for the position of 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

- Stay abreast of changes to policy, procedures, business strategies, best practices, systems and regulations impacting the adjudication / lending process of retail loans
- Provide recommendations and ideas to support development of a new business function
- Conduct post approval review of credits as requested by management with such review to include verifying that the credit was documented as approved and that the credit is properly and accurately recorded on the bank's systems (including CCMS and COMS) ensure proper set up of compliance monitoring (in TMS or other system/methodology)
- Participate in ad hoc projects as requested 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
- May be required to coach and train other team members
- Assess the quality, accuracy, integrity of information and soundness of lending decisions
- Understanding all of the executed legal documents, relating to a specific trade to understand the structure and purpose of the deal
- Working with Business Partners to standardise booking practices and reduce operational risk surrounding exotic bookings
- Facilitating process improvements both within and outside of the group

Qualifications for credit review

- Eight or more years in a leadership or management role
- Proven ability to prospect and plan selling strategies
- Advanced analytical and credit skills, excellent problem solving and decision making skills with the ability to balance credit quality and sales production
- Demonstrated ability to motivate and lead people to perform beyond their perceived potential
- Providing interface to local and global Senior Management
- Strong financial mathematics experience and experience in modelling trades