



Example of Credit Review Job Description

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Our company is looking to fill the role of credit review. Thank you in advance for taking a look at the list of responsibilities and qualifications. We look forward to reviewing your resume.

Responsibilities for credit review

- Communicate both verbally and in writing with other departments within and outside the division on account related matters
- Be accountable for mitigating risk and improving credit portfolio quality
- Support consistency and efficiency among sales partners and adjudicators, in their application of credit policies and procedures
- Maintain a focus on the right balance of positive client experience/market sensitivity and risk mitigation
- Use deep credit knowledge to uncover areas of concern/risk trending and work to close gaps and avoid further risk
- Demonstrate a long-term perspective in balancing credit risk mitigation and client experience components
- To act as the Chief Reviewer for selected On-Site Reviews - Undertake the selection process of assets for On-Site Reviews from initial preparation of the Risk Assessment through to the production of a final report
- When not the nominated Chief Reviewer, to participate as a Reviewer
- In addition, CRDE undertake Special Reviews based on a variety of themes to which the successful candidate will be expected to contribute at the planning and execution stage
- To assist in a variety of other reporting tasks as arising

Qualifications for credit review

- CPA, CIA, CFA, CFP, IARCP, FRM, RMA-CRC and/or similar risk-management

- Based on the findings, recommend changes in risk ratings
- Responsible for meeting all review completion deadlines in order to adhere to the annual review schedule and attainment of the required coverage
- Lead exams including the writing of a report summarizing findings at least two times per year
- Excellent written/verbal communication skills• Strong organizational skills, flexibility and proven ability to prioritize and meet deadlines in a high volume environment• Proven ability to interact with various levels of management and lending staff• Commitment and ability to recommend service, process and policy enhancements which will add value to the bank