



Example of Credit Risk Job Description

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Our company is hiring for a credit risk. We appreciate you taking the time to review the list of qualifications and to apply for the position. If you don't fill all of the qualifications, you may still be considered depending on your level of experience.

Responsibilities for credit risk

- Responsible for developing and optimizing BB lending (product includes term loans, working capital line of credit- secured and unsecured, business credit card, equipment financing, SBA,) risk strategies and evaluating their performance continuously and make adjustments as needed
- Responsible for supporting business intelligence initiatives in risk reporting and MIS capabilities
- Responsible for delivering a range of training – Induction, New Hire, Push, Up-Skilling and ad hoc training deliverable
- As part of the Global Risk Management team act as the custodian of company's risk architecture, including risk strategy and governance, and its management within the prescribed policy limits
- Responsible for identifying emerging risk within a global portfolio and integrating related risk strategies
- Assess and prioritize key risk issues and determine appropriate risk escalation
- Your role is mainly responsible for the team management and conducting activities of the credit department comply with regulations and rules internally and externally
- Monitor market trends industry type to assist with portfolio risk management
- To maintain a structured approach by shaping objectives, overall scope, and solution the approach to resourcing, requirements analysis and solution design
- Have knowledge of Credit Risk or Market Risk for traded products (Repo,

Qualifications for credit risk

- Provide credit risk modeling and analysis, business intelligence and big data solutions to financial institution clients
- Masters or PhD degree in a quantitative field such as statistics, economics, mathematics or engineering
- Minimum of 3+ years experience in analytics
- Strong programming skills, preferably in SAS
- The incumbent should possess an understanding of the risk management practices of consumer lenders
- The incumbent should be able to handle projects with a minimum of oversight and supervision and should be able to make contributions to the group's knowledge base by proposing new and valuable ways for approaching problems and projects