



Example of Director, Credit Job Description

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Our innovative and growing company is searching for experienced candidates for the position of director, credit. To join our growing team, please review the list of responsibilities and qualifications.

Responsibilities for director, credit

- Working with the Line of Business and the Risk Organization on changes in approval rules and credit authorities to enhance efficiency, clarity, and oversight
- Being a policy Subject Matter Expert available to answer questions on approval and other rules governed by Credit Policy
- Regulatory or other specialized credit expertise
- Approves credit risk management decisions
- Responsible for recommending credit applications over assigned approval limits to senior approval authority
- Partner with Credit Managers and Underwriters to develop effective and complete loan application packages to ensure a streamlined application/approval process
- Developing creative and customized credit structures tailored to the needs and financial position of the high net worth customer base
- Develop & Maintain NPV Models for the Credit Cards, Personal Lending & Auto Finance Portfolios and develop new Segmentation techniques to improve portfolio profitability
- Support the development and maintenance of the data infrastructure as it relates to Credit Cards, Personal Lending and Auto Finance portfolios and provide clear, concise and insightful reporting to senior management on all relevant matters related to portfolio quality
- Continuously review credit processes, and make recommendations for enhancements

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- Proficient programming skills
 - Solid capability and interest in excel / financial modeling / technology
 - Ensuring property oriented lending and analysis is consistent with the Bank's lending parameters and in line with the lending strategy
 - Formulating and following through on any questions and confirming that the structure and risk of transactions are appropriately aligned with the Bank's parameters
 - Researching, analysing and developing a comprehensive database of market information for utilisation at both a transactional and portfolio level
 - Working in partnership with a number of real estate businesses, you will assess a range of complex transactions, from opportunistic higher risk debt and equity positions with appropriate return profiles to lower risk lending, including to support advisory or debt and equity underwriting mandates