



Pan Asia Bank, The Truly Sri Lankan Bank, with over twenty-eight years of experience in the Banking Industry, is on an ambitious growth trajectory. The Bank was awarded 'Best Employee ESG Program of the Year 2022' by Global Banking & Finance Awards UK. It was also honored by LMD as one of the top 15 'Most Awarded Entities' in Sri Lanka while being among LMD's 'Most Respected Entities' and Business Today magazine's Top 40 Business Entities in Sri Lanka.

We are looking to handpick dynamic, results-oriented and highly motivated individuals to join us on this exciting journey and to make a positive contribution as valued members of our growing organization.

ASSISTANT GENERAL MANAGER – BRANCH CREDIT

Job Profile:

- Provide support to drive SME lending portfolio towards achieving set targets
- Make effective decisions on credit facility proposals and suggest appropriate adjustments, structural changes, reduction, or enhancement of exposure in credit facility proposals submitted by the branch network
- Provide credit operational support to branch network to increase focus on SME business to ensure the growth of the share of total business derived from SMEs
- Reduce payment dues and NPAs of SME credit portfolio and minimize provision levels by suggesting appropriate collateral and by assessment of cash flows and/or projected cash flows of SME credit facility proposals
- Enhance SME banking capabilities along with increased Trade Services operations to improve the non-fund income base
- Support in review of existing SME lending products and assess and align lending products regularly to be competitive in the market, whilst promoting innovative SME lending products
- Provide support to enhance the bank's exposure and refinance programs to comply with changing regulatory guidelines on targeted lending to various economic sectors
- Initiate steps to extend SME business offering through supplier finance/factoring and lending products based on market trends
- Identify and review processes applicable to SME lending and SME credit portfolio
- Liaise with the Internal Audit department to ensure that the branches and processing units are audited as per the Audit calendar and ensure an overall satisfactory rating is obtained for the SME credit portfolio to each branch and area
- Obtain satisfactory audit ratings in all statutory audits with minimum repeated comments
- Ensure compliance with regulatory/ internal policy requirements
- Contribute to achieving the overall financial targets of the bank
- Identify cost lines of branches, areas and processing units and support initiatives to control and manage them down

Candidate Prerequisites:

- Full professional qualification in Banking at IBSL, along with an acceptable qualification in Credit Management
- Bachelor's degree or MBA in Business, Economics, Finance or a related field will be an added advantage
- Minimum 20 years of experience in SME /Retail Credit including a minimum of 08 years of proven and progressive Senior Managerial experience
- In-depth knowledge of credit evaluation, latest operational guidelines, CBSL regulations and best practices in credit management
- Proven track record in credit risk assessment and portfolio management
- Strong leadership and team management skills along with excellent analytical and problem-solving abilities
- Excellent communication and interpersonal skills combined with a positive attitude

Remuneration:

The successful candidates will be provided with an attractive remuneration package including fringe benefits, commensurate with industry standards.

If you are a results-driven banking professional looking for a challenging and rewarding opportunity, we invite you to apply for the position through our career portal before the deadline provided.

**Head of Human Resources,
Pan Asia Banking Corporation PLC
No 450, Galle Road, Colombo 03**

Pan Asia Banking Corporation PLC is a licensed Commercial Bank
Fitch Rating BBB –(lka)

APPLY NOW

 **PAN ASIA BANK**
The Truly Sri Lankan Bank