Job Posting

HEAD OF CREDIT

Application Process:

Application accompanied by Curriculum Vitae with at least three (3) references should be submitted no later than July 12, 2019 to:

The General Manager
Dominica Agricultural Industrial & Development Bank
P.O Box 215
Cnr. Charles Ave & Rawles Lane
Roseau
Commonwealth of Dominica

Envelopes should be marked “CONFIDENTIAL Application for the position of Head of Credit

Or email: hr@aidbank.com
DOMINICA AGRICULTURAL INDUSTRIAL AND DEVELOPMENT BANK

ANNOUNCEMENT OF VACANCY

Applications are invited from suitably qualified persons for the position of:

**Head of Credit**

The Head of Credit is responsible for the review, approval, development, implementation and monitoring of the credit program, maintaining a good balance between returns and risks exposure, ensuring a high quality credit portfolio, providing training and coaching to continuously upgrade the competency of Staff and ensuring good customer experience.

**Main Responsibilities**

- To plan and supervise the work of the Credit Department
- To achieve net loan approvals as budgeted
- To achieve high quality loans
- To achieve collection targets
- To achieve arrears targets
- To achieve non-performing targets
- To appraise loans within the approved time limit
- To ensure unparalleled Customer Care

**Education and Experience**

- Master’s Degree in Business Management, Economics, Finance or related field.
- Ten years’ experience in Banking at a senior managerial level particularly in the area of credit adjudication and operations.

**Knowledge and Skills**

- Ability to read, analyse and interpret, financial statements and reports
- Ability to understand legal documents.
- Ability to evaluate and structure complex credit proposals
• Knowledgeable of various sectors of the economy
• Excellent communication and interpersonal skills
• Excellent customer service skills
• Excellent team player who can manage effectively in a changing environment
• Ability to present information to top management and/or Board of Directors.
• Proficiency in Microsoft Office Suite

Compensation Package

A negotiable salary commensurate with the qualifications and experience. The position will be on a contractual basis.

Applications stating qualifications and experience with the names and addresses of three (3) referees should be sent to the address below to reach no later than July 12, 2019.

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