

VP, Policy and Portfolio Review

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Company: Tanqeeb

Location: Bahrain

Category: other-general

ABC seeks to recruit a VP, Policy and Portfolio Review in the Head Office Credit Department based in Bahrain.

The VP Policy and Portfolio Review is responsible for developing and implementing the necessary credit policies, standards, and procedures (PSPs) controls and oversight tools to achieve enhanced credit risk management that effectively identifies, measures, monitors and reports credit risk across the portfolio.

This role resides within second line of defense, part of the Group Credit. Role holder will report to Head of Policy, Procedures, Portfolio Review Credit Support, who in turns reports to the Group Chief Credit Officer who in turn reports to the Group Chief Credit & Risk Officer who reports to the Group Chief Executive Officer.

Scope of the Job

Policies, Standards, and Procedures (PSPs) – 30%

Implement, maintain and develop the Group level credit Policies, Standards, and Procedures

Adopt best practice for review and development of PSPs, taking into consideration the legal, compliance, and regulatory aspects that are relating to credit risk

Ensure that group credit PSPs remain relevant to the Bank's business strategy and in accordance with risk appetite and regulatory requirements

Oversee the credit risk management procedures for the Bank and effectively operationalize them within the credit management framework

Timely completion of PSPs reviews, in line with their prescribed timeframes

Maintenance of PSPs publication on Bank intranet page

Communicate policy and standard development to stakeholders through the approval process and liaison with group-wide stakeholders

As required, assist the local credit units in developing their local PSPs with the aim to arrive at a consistent aligned approach

Regular and ad-hoc Portfolio Reviews – 30%

Review the portfolio for countries, sectors, products, concentrations, and obligors, and escalate cases that warrant special attention

Enhance and structure monitoring and oversight activity and escalation process

Continually develop the Portfolio Reviews material being presented at credit committees to better reflect the credit risk the Bank faces

In collaboration with group-wide stakeholders, establish a framework for various account irregularities, such as: overdue payments, overdue reviews, Remediation of excesses, stale static data recorded in CMS

Reporting & Credit-related MI Packs – 30%

Improve and establish regular Credit MI Pack to identify, measure, monitor, and report credit risks (e.g. top exposures review, LE report, excesses above concentration thresholds, etc.)

Role holder will liaise with all stakeholders to ensure that the credit risk function delivers on its reporting requirements (e.g. CBB submissions, Rating Agencies, KRIs and ARC Objectives)

Liaise with Group and Local Units to effectively monitor and assess credit risks, e.g. producing Account Requiring Close Monitoring Report

Assist in the delivery of reports on sectors and risk outlook within a country or assist in the compilation of a wider report across many jurisdictions

Risk-related Project Management – 10%

Participate in closure of Audit Issues, resolution of GAQR, RCSA, and OP Risk reports;

Providing in depth support in terms of ensuring that the reporting and governance structures are accurately reflected in group policy, standards and procedures.

As required, assist with management of GCC committee, and any ad hoc meetings and forums

Support credit submissions for completion of external and internal Audit reviews

Encourage the development of the team as a whole and ensure that his/her own skills are current and that courses are completed on areas requiring development

Support credit risk projects from the procedures, reporting and governance scheduling point of view

Areas of Knowledge, Qualification and Experience

Minimum qualifications are a post graduate degree in Economics, Finance, Legal, Accountancy or Business Administration with a strong foundation in analytical, statistical and other quantitative techniques

A minimum of 15 years' experience in banking with a substantial part of that in Policies and Portfolio Review functions across various products, markets and business types e.g. traditional commercial banking, loans syndications, trade finance, project finance, real-estate finance, capital markets and Treasury products;

A minimum of 10 years' experience in GCC markets with preferably another 5-3 in MENA or international markets

Deep knowledge of best practice concerning the development of credit policy and standards

Up to date knowledge and interpretation of legal, accounting and regulatory guidelines (e.g. IFRS 9 and ESG);

Strong analytical and interpreting skills on exposures data, and related market/ economy knowledge, so as to conduct deep dive portfolio reviews with the aim to early identify potential high risks;

Strong knowledge of key banking products and their inherent risks, as well as ABC key markets

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