



<https://fintechnews.sg/job/credit-risk-manager-digital-bank-at-krom-bank/>

Credit Risk Manager – Digital Bank

Description

In an increasingly saturated digital lending market, product differentiation, processing efficiency and time to market are paramount to the success of acquisition and utilization campaigns. Coupled with the above, the minimization of credit losses and the maximization of NPL recovery are of equal importance to ensure maximum profitability. The Job Holder is expected to have already been well accustomed to the multitasking and pressure that the above operating environment and objectives entail.

Responsibilities

- Developing and implementing the credit risk management framework and policies of the Bank.
- Establishing credit risk management strategies, guidelines, and procedures to ensure that the Bank's credit risk is within acceptable limits.
- Identifying and assessing credit risks associated with the Bank's lending activities, and ensuring that appropriate controls and risk mitigation strategies are in place.
- Monitoring credit exposure limits, concentrations, and credit quality metrics to ensure that they remain within acceptable levels.
- Collaborating with business units to ensure that credit risk is identified, assessed, and managed across the organization.
- Developing and implementing credit risk models and methodologies to evaluate the creditworthiness of borrowers and counterparties.
- Ensuring compliance with regulatory requirements related to credit risk management.
- Communicating the status of credit risks to senior management and the board of directors.

Qualifications

- A minimum of 5 years' hands-on experience in various end-to-end consumer & SME credit positions.
- Experience in digital banking and/or financial technology companies will be a significant plus.
- Strong analytical and problem-solving skills.
- Excellent communication and interpersonal skills.
- Ability to work in a team environment and collaborate effectively with stakeholders at all levels of the organization.

Hiring organization

Krom Bank

PT Krom Bank Indonesia Tbk, a subsidiary of Kredivo Group, is a licensed Indonesian bank, regulated and supervised by OJK (Indonesian banking regulator).

With Krom, we're looking for new ways to make banking easier and more convenient for Indonesian millennials. We're excited to be a part of the digital transformation of the banking industry and we're motivated by the vision of building Krom into the most preferred digital bank in Indonesia.

Employment Type

Full-time

Industry

Information Technology & Services, Banking, Financial Services

Job Location

Jakarta, Indonesia

Date posted

September 5, 2023

apply