



SBM is a leading financial services group in Mauritius, with a growing presence in the region, namely in Kenya, India and Madagascar. We serve a client base of more than 875,000, across the corporate, retail and high net worth segments and we provide adapted financial solutions supported by multi-channel capabilities within a universal banking model. The strategy of the Group revolves around modernisation and diversification of its offering, expansion of its markets, enhancement of capabilities prominently with respect to human capital, and effective risk management.

Our employees – currently more than 2,500 across the Group – are at the heart of our growth strategy. In our quest to be the employer of choice, we are laying increasing emphasis on developing and nurturing talent. SBM aims to become a reference in creating talent for a smarter tomorrow.

Open your door to success by joining us in the following challenging position:

### Portfolio Lead

# Job Purpose:

Reporting to the Head of Corporate Banking, the Portfolio Lead will be responsible for Project Implementation, Management and Monitoring, Client Relationship Management, Loan Administration and Portfolio Risk Monitoring.

### Key Responsibilities:

- Work as a center-of-excellence on the specific allocated portfolios and handling client relationship and any relevant activities
- Assist the Corporate Team in managing non-performing loans, including but not limited to conducting site inspections, appraisal reviews, and borrower
  or project financial analysis
- Undertake and monitor activities in respect of medium to long-term commercial and infrastructure investments
- Prepare portfolio reports for internal and external stakeholders' consumption, dealing with internal and external auditors, shareholders and other stakeholders as necessary
- Manage the environmental and social aspects of the Bank's investments, as well as recording and reporting of development outcomes
- Prepare and present well-argued cases for consideration by the appropriate Committees of the Bank
- Consolidate and report on the overall portfolio, including and not limited to assessment of asset quality, stress testing, industry and market analysis, asset allocation, reserves and non-performing loan analysis
- Understand, comply with, as well as create and recommend updates to the policies and procedures related to the Portfolio Management and Credit functions
- Contribute and collaborate, from time to time, on miscellaneous projects and initiatives related to either the credit functions or across the company as needed
- · Conduct site visits and prepare reports for loans in the portfolio in accordance with Credit policies and procedures
- Lead a team of Relationship Managers/Business Analysts/Service Officers to determine product features, functionality and characteristics to meet corporate and commercial customers' needs as well as servicing their operational needs

# Qualifications, Experience & Skills:

- University degree in Finance/Accounting/Economics and/or any other banking/finance/management-related field and/or Professional qualifications such as ACA, ACCA, CFA
- At least 8 years' relevant experience within the banking and/or financial services sector, preferably in customer-facing roles
- Sound knowledge of banking practices, procedures and products
- Excellent communication and interpersonal skills
- Effective presentation, networking and negotiation skills
- Sound analytical and technical skills
- Confident, self-driven and dynamic
- Proactive and solution driven

If you believe in taking new challenges with the right mindset, please refer to our website for full details and complete our online application form on www.sbmgroup.mu/vacancies by Thursday, 26<sup>th</sup> September 2019.

We thank you for your interest and invite you to grow with us.

#### Kindly note:

All applications will be dealt with in strict confidence.

Please favour online application.

The Group reserves the right to call only the best candidates for interview and not to fill this position following this advertisement.

SBM is an equal opportunity employer.

One step in the right direction and a giant leap for your career.