



JOB DESCRIPTION

Position	Reporting to	Department
Head of Credit Risk Department	CEO	Credit Risk

I- JOB PURPOSE:

He/she will be responsible for the implementation, maintenance and execution of an effective Risk Management Framework. This role will serve as the focal point of all risk related issues that affect Chokchey Finance’s operating risk and regulatory compliance performance.

II- MAIN DUTIES & RESPONSIBILITIES:

- Embed risk strategy and enterprise risk management framework in business decision making to optimize risk weighted return.
- Define, formulate, and review risk policies/procedures to align with the growth target segments
- Strengthen risk management practices including monitoring of all risk exposures – liquidity, Ex: operational, and credit risk management.
- Lead the integration of analytical risk assessment methodologies into business decision making at transaction and portfolio level.
- Develop analytic tools/solutions and deliver analytic insights to support various anticipatory approaches in regulatory capital management and portfolio risk management.
- Perform industry & segment risk analysis, recommend appropriate portfolio criteria and actions for and ensure implementation to support loan portfolio growth initiatives.
- Work proactively and closely with business managers to improve business risk analytics processes.
- Conduct qualitative and quantitative portfolio analysis & stress testing methodologies/models to estimate portfolio vulnerability under stress and assess the impact on the business.
- Manage emerging projects related to regulatory and risk analytics initiatives.
- Support major credit initiation system projects to establish and enhance credit risks as well as implement credit projects as assigned.
- Monitor and strengthen credit administration procedures and collection efforts to ensure that management of problem loan is efficient, and that recovery process, provisioning, and write-offs are adequate.

III. QUALIFICATIONS:

- Degree in Business, Applied Finance, Banking, or similar tertiary qualifications
- At least 5 years of working experience in banking or financial institution in the area of risk management, business, operation, credit, and deposit.
- Experience in retail banking is a plus.
- Experience in data analysis and portfolio modelling.

- Ability to connect analytical insights with business decisions.
- Ability to lead and support end-to-end projects.
- Understanding of asset-liability management of financial institution.
- Ability to work independently with strong result orientation and teamwork spirit.
- Excellent interpersonal and communication skills in both English and Khmer.
- Possess positive thinking mindset and can-do attitude.