



# THE BANK OF NEVIS LIMITED

## VACANCY

*The Bank of Nevis Ltd was incorporated on August 29<sup>th</sup>, 1985 under the laws of the Federation of St. Christopher and Nevis and opened its doors for business to the public on December 9<sup>th</sup>, 1985. It was created out of a desire to provide banking services to the local community with the hope that this would assist with the development of the island's economy. The Bank of Nevis Limited offers comprehensive services including a variety of deposit accounts with attractive rates of interest, credit and debit cards and loans.*

**The Bank of Nevis Limited invites applications from suitably qualified persons to fill a position of:**

### **SENIOR CREDIT OFFICER**

#### **ESSENTIAL FUNCTIONS:**

- Provide services for commercial and non-commercial loans under the guidelines of The Bank of Nevis Limited's loan policy, including, but not limited to:
  - Interviewing customers seeking loans;
  - Collecting and analyzing financial and related data to determine general creditworthiness;
  - Rejecting or approving loans and terms within officers' limits and established Bank policies;
  - Monitoring loan repayment activities and taking necessary action to collect from past-due accounts to prevent migration to non-performing status; and
  - Handling related consumer complaints as necessary.
- Conduct preliminary financial analysis' to determine if applicants meet established minimum criteria and inform them of the outcome.
- Explain alternatives, if any, to restructure loans to meet lending requirements if criteria is unacceptable.
- Forward applications for further processing if needed.
- Inform prospective borrowers of loan commitment.
- Cross-sell bank's products and services.
- Perform field work as necessary to ensure projects under construction are progressing as per approved plans and disbursements.
- Sell credit/deposit & other bank products as outlined in annual targets.
- Responsible for completing certification in credit underwriting and all other training courses as assigned.

#### **PROFICIENCIES:**

- Good written and oral communication skills; ability to communicate effectively and project a professional image when giving and taking information in writing, in person and over the phone.
- Solid word processing and computer database skills.
- Effective interpersonal skills with the ability to work with individuals and groups at all organization levels; ability to work independently and as part of a team.
- Ability to take initiative and prioritize tasks; good time-management, organizational, problem-prevention and problem-solving skills.
- Knowledge and understanding of banking rules, regulations, laws and all policies and procedures pertaining to them including but not limited to the Bank Secrecy Act.
- Strong analytical ability with active listening skills.
- Ability to work accurately with close attention to detail.
- Ability to maintain confidentiality of sensitive information.
- Ability to study and apply new information.

#### **EDUCATION AND EXPERIENCE:**

- Bachelor's degree in Business Administration or equivalent education/experience.
- At least 3 years experience in banking and commercial loan underwriting.
- Certification in credit underwriting will be an asset.
- Possess a valid driver's license.

*All applications should be submitted with detailed Curriculum Vitae and the Bank's application form which is available on the bank's website [www.thebankofnevis.com](http://www.thebankofnevis.com). Applications should be submitted no later June 11, 2018 to:*

**Human Resource Manager**

**The Bank of Nevis Limited**

**P O Box 450, Main Street**

**Charlestown, Nevis**

**Email: - [info@thebankofnevis.com](mailto:info@thebankofnevis.com)**

***Please note that only those candidates selected for an interview will receive an acknowledgement.***