| **Job Title:** | **HEAD OF RISKS** | **Department:** | Risks |
| --- | --- | --- | --- |
| **Reports to:** | CEO  RH Director of Risks (functional) | **Department Head:** | Head of Risks |

1. **ROLE MISSION**

Be responsible for advising organizations on any potential risks to the profitability or existence of the company, its employees, customers, reputation, assets and interests of stakeholders.

1. **ROLES & RESPONSIBILITIES**

* Identification, evaluation and implementation of methods to reduce of all possible business risks (credit, operational, fraud, etc.).
* In credit risk: Optimization of credit decision making (including development of credit rules, verification procedures, scoring cards, etc.) for meeting targets of Approval rate within the required level of provisions/loses.
* To prepare proposal about organization of risk department’s work, including the optimization of risk department’s organizational chart
* Ensure effective risk management system in place for Risk Management Process for monitoring and control of the overall portfolio of the company;
* Provide feedback on future strategy, business plan on ongoing basis.
* Develops and implements an appropriate Risk Framework to meet the needs of the business which meets the minimum standards defined by the Group;
* Develops Company’s risk information requirements, reporting thresholds and methods for determining priorities;
* Provide feedback on ongoing basis to the Senior Management/Board of Directors on all matters related to Risk Management.
* Collates, monitors, challenges and tests completeness of risk information;
* Review all internal and external audit reports and arrange to address key issues / comments raised in these reports in coordination with various business units.
* Identifies and assesses accumulation of risk across the Company;
* Provides risk management guidance across Company;
* Coordinates with cross-functional departments (e.g.: Finance) at regular intervals to identify the emerging trends in risks;
* Identifies opportunities for Companywide mitigation of risks through central controls and processes;
* Supports and develops liaison with other functions and maintain coordination with Business Line Risk Management, where necessary.
* Develops and provides risk management training across the Company.

1. **QUALIFICATIONS & REQUIREMENTS.**

* Bachelors/Masters with major in business management and finance and accounting, mathematics, physics, engineering
* 3 years and above relevant experience in credit risks management with extensive knowledge of Risk management processes from conception to completion
* Able to work under pressure, Strong analytical skill, Teamwork, Excellent communication skill
* Strong leadership and people management skills
* Ability to provide specific training on topics based on the change market and business dynamics.
* Fluent English communication orally and verbally