



EMPLOYMENT OPPORTUNITY

Bank of the Bahamas Limited, the institution of first choice in the provision of financial services, seeks to identify suitable candidates for the position of:

Adjudication Officer

Key responsibilities:

- Provide risk analysis and authorization on Corporate and Consumer Loans within delegated authority.
- Refer and recommend credit proposals in excess of assigned Delegated Authority to a one-up authority or the Manager, Adjudication providing written justifications.
- Refer all declined personal credit proposals to a one-up authority or the Manager, Adjudication providing written justifications for the decline.
- Provide support and guidance to front line Corporate/Consumer/Personal Credit Lenders where deemed necessary offering advice on structuring or policy matters which arise during the course of adjudication.
- Ensure turnaround times for Corporate, Consumer and Personal credit applications is met and in accordance with the Service Level Agreement for Corporate and Retail Adjudication.
- Act as a point of contact for Corporate, Consumer and personal credit lenders to communicate any potential amendments to the Bank's Corporate, Consumer and Personal Credit Policy guidelines that may be warranted from time to time escalating such recommendations to the Manager/Corporate Manager, Credit Risk.
- Prepare Monthly, Quarterly Credit Risk Reports and Quarterly Board Report.
- Keep Manager/Corporate Manager, Credit Risk informed of all pertinent developments.

Minimum Requirements:

- Associates degree or Institute of Financial Services Certificate, or three (3) to five (5) years of banking experience.
- Retail or commercial branch Credit and Collections experience at the AMC level or above.
- Firm knowledge of financial statements (personal and commercial).
- Firm understanding of Commercial and Residential Mortgage lending along with supporting Collateral Security is a must.
- Training in lending and analysis of financial statements, college level Accounting skills to calculate loan ratios.
- Knowledge of staff benefit policies and bank services to address staff/customer inquiries.
- Proficiency in the use of the Microsoft Office suite of products.
- Excellent organization, oral and written communication skills
- Knowledge of land and properties to confirm that mortgages are prepared correctly by attorneys.

Benefits include: Competitive salary commensurate with experience and qualifications; Group Medical (includes dental and vision) and life insurance; pension scheme.

Interested persons should apply no later than **September 13th, 2021** to:

Email: hr.apply@bankbahamas.com