

Some careers  
have more impact  
than others.



## Role Title: Loan Management Unit Manager

HSBC is one of the world's leading banks, with a network covering 67 countries and territories. Our size and global reach mean we offer many ways for you to develop your career. We look for people who think, see and do things differently and who can represent and relate to our diverse global customer base. We want candidates who are motivated, curious, courageous, collaborative and dedicated.

We employ, develop and promote employees based on merit and provide a supportive and inclusive working environment. We want HSBC to be a place where everyone can be themselves and achieve their potential. Our aim is to have a diverse workforce so we can respond to the needs of our customers and develop better products and services.

In this role you will need to:

- Proactively identify and manage financial and non-financial risk of Wholesale High Risk and Problem Exposures, including win-win scenarios that would stabilize the businesses and maximize the recoveries to the Bank,
- Closely monitor the assigned portfolio and submit credit applications with robust but realistic action plans along with timely and accurate recognition of impairment allowance according to IFRS9 for credit impaired customers,
- Where appropriate liaise with external parties i.e. bankruptcy manager, external legal team, valuator, insurance companies, etc., in the scope of holistic customer management,
- Support in evaluation and risk assessment of relationships for identifying all the available options and agreeing appropriate strategies to support effective outcomes,
- Ensure that Facility Files are properly organized and contain all required information according to respective policies in logical and time order, as well as are audit compliant
- Be fully compliant with local laws, regulations, regulatory guidance and local operating procedures.

To be successful in this role, you should meet the following requirements:

- University Degree in Business Administration, Economics, Finance, Accounting or equivalent,
- At least 3-4 years of related work experience in banking, finance, accounting, and/or business environment;
- High level of professional competence which helps to determine risk based solutions, demonstrated ability to assess Risk trends, both internally and externally, good understanding of portfolio techniques, including analytics
- Strong leadership, analytical, planning, negotiation, organizational, problem-solving and project management skills.
- Excellent knowledge of Armenian, English and Russian languages;
- Strong knowledge of MS Office and ability to quickly adapt to new software applications.
- Ability to work in tight timescales
- Commercial orientation and good customer handling skills

The following skills are essential for this managerial role:

- Ability to timely understand the actual reasons of deteriorations in the businesses, to come up with respective solutions that are best tailored to both Bank's and the customers' needs.
- Ability to demonstrate judgmental thinking and effective decision-making in complex situation.
- Ability to conduct negotiations and expand the relationship with the internal and external stakeholders.

To apply for this role, please send your full CV and Cover Letter to [vacancy.armenia@hsbc.com](mailto:vacancy.armenia@hsbc.com), with the subject "LMU Manager". Application closing date: **05.12.18**.



**You'll achieve more when you join HSBC.**