

The National Bank of the Virgin Islands (“the Bank”) is seeking a qualified person to fill the following full-time position:

COMMERCIAL RELATIONSHIP OFFICER

Job Summary:

- To develop and maintain commercial customer relationships with new and current credit facilities, including assessments, extension and collection of commercial-related loans.
- To ensure that proposals and approval of any extensions of credit comply with the Credit policy.
- To maintain loan files and documentation sufficient to support the credit and to perfect the collateral position.
- To prepare reports, credit assessment, and assignments to appropriate levels.

Educational Requirement: Bachelor’s Degree in Finance / Accounting / Management or any other financial related degree.

Training/Skill Requirements: i) commercial-related credit experience; ii) financial analytical skills and understanding; iii) knowledge of Bank-related products and services; iv) proficiency in Microsoft Office tools and basic computer skills; v) tact and diplomacy in dealing with both customers and employees; vi) strong organizational skills; vii) good communication skills; viii) enjoy public contact; ix) ability to work well under pressure; x) knowledge of the local Banking Regulations; xi) mathematical aptitude; xii) problem solving skills; xiii) flexibility and ability to multi-task

Experience: 3 years in Banking, Business Management or Accounting

Primary Responsibilities include, but are not limited to:

1. Prepare commercial-related credit applications for approval and ensure these applications are completed accurately and meet the credit policies and procedures.
2. Ensure that commercial-related loan security is in place prior to loan disbursements.
3. Prepare periodic reports as mandated to the Chief Credit Officer and/or Commercial Credit Manager with respect to agreed goals, objectives and targets for growth in the credit portfolio as well as the maintenance of the quality of the commercial loan portfolio.
4. Interview delinquent commercial-related customers in conjunction with Collections Department and assist with the monitoring and collection of delinquent/past due commercial loan related accounts.
5. Manage the retention of commercial-related customer files to ensure all pertinent loan information is placed on files.
6. Maintain sufficient commercial-related loan files and documentation to support the credit and to perfect the collateral position.
7. Ensure that the commercial-related credit assessments are adequately verified and reflect the essential credit granting criteria in a safe and sound manner.
8. Ensure that the Bank’s commercial loan pricing is used when assessing or negotiating loans with prospective clients, as prescribed in the Bank’s Credit Risk Manual.
9. Ensure that commercial-related loan security is adequate and within the Bank’s lending guidelines in respect to the loan portfolio.
10. Ensure timely disbursement of commercial-related loan proceeds and that all terms and conditions are met to support the disbursements.
11. Review and evaluate current commercial loans to ensure compliance with lending terms and bank policies and procedures.
12. Assist with the monitoring of the Credit/Lending policies.

Reporting Line: Commercial Credit Manager

Submission Deadline: 21st October 2022

Interested persons should send their application letter and résumé **ONLY** via email humanresources@nationalbank.vg to the attention of:

Mrs. Sophia Berkeley
Chief Human Resources Officer
National Bank of the Virgin Islands Limited
P.O. Box 275
Road Town, Tortola VG1110
British Virgin Islands

Please call (284) 852-2916 if any further information or clarification is required.