DBG Development Bank Ghana

TALENT SEARCH

PCG RISK MANAGEMENT OFFICER

Development Bank Ghana (DBG) is a wholesale development finance institution established to provide long-term capital that supports inclusive and sustainable economic transformation in Ghana. The Bank works through Participating Financial Institutions (PFIs) to expand access to finance while maintaining strong financial and operational risk disciplines.

JOB PURPOSE

Support the establishment and effective implementation of the risk management framework for DBG's Partial Credit Guarantee Scheme. The role will independently review guarantee applications, PFI due diligence, guaranteed portfolios and claims, assess the Scheme's principal risks, and provide objective recommendations that enable growth within the approved risk appetite.

KEY RESPONSIBILITIES

- Help establish, implement and periodically review the Scheme's risk management framework, procedures, controls and mitigation plans.
- Provide independent assurance on the adequacy and effectiveness of the Scheme's risk policies and implementation arrangements.
- Review guarantee proposals, appraisals and post-guarantee monitoring against risk acceptance criteria and advise management on material findings.
- Evaluate prospective PFIs, due diligence reports and counterparties, and recommend appropriate cooperation and assessment approaches.
- Monitor guaranteed portfolio performance, credit risk and compliance, and conduct regular and delinquency audits.
- Review guarantee claims and recoveries, recommend approval or rejection, and conduct random PFI file audits.
- Report the Scheme's risk profile to management and stakeholders, provide risk-awareness training and maintain effective stakeholder relationships.

QUALIFICATIONS AND EXPERIENCE

- Bachelor's degree in finance, Economics, Banking, Statistics or a related field; a relevant postgraduate degree is advantageous.
- A professional risk qualification, such as FRM or PRM, or relevant professional membership is advantageous.
- At least ten years' relevant experience in risk management, credit risk or credit appraisal in banking or financial services.
- Experience in credit guarantee operations or MSME lending is desirable, together with a record of establishing systems and procedures in a fast-growing environment.

Scan for further informationhttps://forms.cloud.microsoft/r/rsvzqRBqsp?origin=lprLink

Job Location: Accra, Ghana

Application deadline: Two weeks after publication

To apply, interested candidates should send their CV and Cover Letter to recruitment@dbg.com.gh

The role being applied for should be the subject of email

Public

www.dbg.com.gh
@devbankghana
Development Bank Ghana

Together we grow.

We do it different