

Position Description

Position Title:	Credit and Risk Manager – Loans Management Unit
Reports to:	Senior Credit Manager – Loans Management Unit (LMU)
Division:	Program Delivery
Location:	Orange, NSW
Employment Status:	Permanent
Hours:	Full Time, 36.75 hours/week
Salary Band:	RSL 6
Security Clearance:	National Background Police Check
Citizenship:	Permanent right to work in Australia

About us

RIC (Regional Investment Corporation) is an Australian Government finance provider for farmers and farm-related small businesses. We were established under the *Regional Investment Corporation Act 2018* (RIC Act) to provide low-cost loans to strengthen Australian agriculture and grow thriving regional communities.

RIC farm loans support our customers to prepare, manage through and recover from drought, natural disasters or biosecurity risks causing severe financial disruption. We help accelerate plans for first-generation farmers and next-generation farmers.

Our culture & people

Our people have vision and are empowered to build a leading Australian Government agency known for its contemporary service, expertise, and integrity. They are committed, innovative and their achievements are celebrated. They are as diverse as the work they do. RIC has a vibrant culture which is based on the following Culture Statements:



Be bold, act with purpose



We are down to earth



We embrace difference and act as one

Our customers

We aim to deliver a first-class customer experience by partnering with our customers from the beginning of their journey with us. We respect the time of our customers by being transparent with them about the loan process, keeping things simple and understanding their needs.

Put simply, our customer experience principles are:



- Respect my time
- Simple and Seamless
- Partner with me
- Understand me

About the job

As a Credit and Risk Manager - LMU, you will be a member of a team of credit professionals responsible for managing a portfolio of problem loans. The primary function of the role is to ensure that the disciplined management and reporting requirements are maintained and ultimately problem loan relationships are remediated to good health or exited.

You will be responsible for:

- Day to day management of all assigned problem loans
- Maintaining and developing relationships with clients of all assigned problem loans
- Negotiating and facilitating appropriate remediation plans within set timeframes
- Acting as an enabler or driver of improvements to business practices, controls and opportunities whilst mitigating any potential risks
- Completing all required credit reporting, reviews and analytics in an accurate and timely manner
- Presenting results to LMU credit committee as required
- Liaising with a team of support professionals in delivery of the remediation plans
- Consulting and collaborating with key stakeholders to help solve complex problems ensuring solutions are viable and consistent
- Developing and maintaining key stakeholder relationships
- Providing additional support to Senior Credit Manager – LMU as required
- Other duties as required

About you

Job capabilities

To be successful in this role, candidates will have:

- Proven relationship management skills (in Commercial or Agribusiness banking)
- High-level credit writing and analytical skills
- Sound commercial judgement
- Strong understanding of securities
- High-level written, verbal communication and presentation skills
- Well-developed influencing and negotiation skills

- Proven ability to work as a team player, sharing knowledge and contributing proactively to achieving team goals
- Demonstrated ability to work successfully and collaboratively in a team environment, working closely with analyst teams to support high quality credit submissions

Knowledge and experience

To deliver a first-class customer experience, you will have:

- Extensive credit knowledge, with a minimum of 5 years’ experience in Commercial or Agribusiness banking
- Experience in Commercial Credit or LMU would be highly regarded

Qualifications

- Tertiary qualifications in finance, banking or accounting is essential.

Eligibility/other requirements

You will be required to undergo pre-employment screening including:

- National Police History Check
- AML/CTF
- Politically Exposed Person (PEP)
- Baseline Australian Government Security Vetting or above or a willingness to undertake a security vetting process

I acknowledge that I have read and understood the duties, responsibilities and delegations of the position as outlined in the above position description.

<p>Name: Click or tap here to enter text.</p>	<p>Signature:</p>	<p>Date: Click or tap to enter a date.</p>
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