

Join the team of Cargills Bank

Senior Manager – Liabilities & New Product Development

KEY RESPONSIBILITIES

- ✓ Lead multiple channels to meet the bank's liability targets, while identifying and developing new opportunities as per the strategic business plan
- ✓ Take charge of all liquidity, funding, and capital aspects, managing risks and driving change to ensure financial stability
- ✓ Guide and follow-up with front line managers to ensure achievement of budgeted liability targets
- ✓ Maintain profitable relationships with frontline teams while safeguarding the bank's interests. Engage extensively with ALCO members, Business and Product Heads to influence key decisions
- ✓ Provide forward-looking analysis to highlight key opportunities and challenges, delivering critical insights to the Asset Liability Committee (ALCO)
- ✓ Enforce and review liability-related policies, ensuring compliance with local regulations and group standards
- ✓ Design, develop, and implement new competitive deposit schemes and interest-bearing products
- ✓ Partner with the Marketing Department to create compelling marketing campaigns for new deposit schemes and support the development of customer propositions
- ✓ Track and monitor the performance of the bank's liabilities portfolio against business plans and budgets, providing regular MIS reports to senior management
- ✓ Collaborate with the Customer Experience unit to carry out satisfaction surveys and identify areas for improvement
- ✓ Regularly conduct mystery shopping exercises to ensure product awareness and quality
- ✓ Keep a close eye on competitors and industry trends, conducting regular market research and recommend improvements to existing products, ensuring they remain competitive

EXPERIENCE & QUALIFICATIONS

- ✓ Minimum of 10 to 12 years of proven experience in liabilities management, product development, and risk management within the banking sector
- ✓ Strong leadership skills with the ability to influence and drive change across multiple teams
- ✓ Excellent analytical skills with a focus on forward-looking financial analysis
- ✓ Ability to collaborate effectively with senior stakeholders and cross-functional teams
- ✓ A deep understanding of local regulations and industry best practices

Interested candidates are invited to forward their CVs to career@cargillsbank.com mentioning applied for, in the subject line of the email on or before **25th October 2024**.

Head of Human Resources
Cargills Bank PLC
No. 696, Galle Road, Colombo 03.



FITCH RATING A(LKA)

Inquiries/Feedback

011 7 640 640

Official Website

www.cargillsbank.com



CargillsBank
BANKING ON THE HUMAN SPIRIT

10 YEARS OF
TRUST

Cargills Bank PLC is a licensed commercial bank supervised by the Central Bank of Sri Lanka