

Company Background:

DGB Bank is a licensed commercial bank in Cambodia and a member of DGB Financial Group in Korea listed on Korea Stock Exchange. Candidates meeting the following conditions are kindly invited for interview to join the Bank.

Job Title: Senior/ Risk Management Officer

Based in Phnom Penh, Cambodia

Responsibilities:

IT Risk Management Part

- To assist Risk Management Manager to develop/update IT Risk Management Policy & Guideline;
- Implement IT Risk Management Policy & Guideline across the bank;
- Identifies banking industry standards and regulatory guidelines related to information technology in order to minimize the risk of compromise of business system;
- Reviews and evaluates organizational security policies and guideline and work closely with IT and operations department to ensure systems controls meet security requirements;
- Conduct risk assessment with IT department during data migration, new system lunch or change process working flow;
- Responds, investigates and remediates any breach and/or potential security issues.
- Monitoring and follow up status of Loss Event Data (LED) or incident management related to IT department;
- Review on recovery plan and IT business continuity plan;
- To assist Risk Management Manager conduct risk assessment on material change system, internal process flow, outsourcing and new banking product/service launch;
- Ensure IT internal Policies & Guidelines are met minimum requirement of NBC's Guideline on IT Risk Management;
- Review IT initiatives from technology risk perspectives and provide advisory and recommendation;
- Review security architecture and relevant policies for the organization infrastructure, applications and cyber resilience;
- Coordinate IT related regulatory examinations and enquiries, and
- Other tasks assign by Risk Management Manager.

Operational Risk Management Part

- To assist Risk Management Manager to develop/update Operational Risk Management Policy & Guideline;
- Implement update Operational Risk Management Policy & Guideline;
- Perform operational risk identification and assessment in business units;
- Implement strategic plan to prevent, eliminate and mitigate operational risks;
- Assist business unit in development of key risk and control indicators;
- Coordinate with senior management in performing operational risk reviews;
- Coordinate/ facilitate business unit to conduct Risk and Control Self- Assessment;
- Develop an action plan for any control that identified as inadequate or ineffective;
- Coordinate with Business Unit to perform a Risk and Control Self- Assessment Refresh;
- To advise on operational risks and controls.;
- Monitor the action plan and escalate;
- Track and monitor Operational Risk Event/ Loss Event Data (LED) for business units/ branches;

- Performing investigation and root cause analysis of Critical, High and impact events;
- Escalating Critical or High impact events to senior management;
- Perform LED trend analysis and reporting to Risk Committee;
- Develop/ update Business Continuity Plan Procedure (BCP) for the Bank;
- Develop/ update New Product Approval Guideline (NPAG) for the Bank;
- Conduct risk assessment on new product service follow NPAG;
- Make sure approval for new products & services are obtained follow NPAG Guideline;
- Follow management review on post product approval (Product Performance);
- Conduct Key Risk Indicator (KRI) & Key Control Indicator (KCI) Review for each business functions;
- Review and advise on bank new policies, guideline, outsourcing service & activities or material change on working processes;
- Conduct Operational Risk Management Training, and
- Other tasks assign by Risk Management Manager.

Credit Risk Part

- To assist Risk Management Manager to develop/update Credit Risk Management Policy & Guideline;
- To implement Credit Risk Management Policy & Guideline;
- Join review Credit Policy and relevant guidelines with Credit Department;
- Risk appetite and risk tolerance setting
- Ensuring compliance with all applicable credit policies, procedures and all relevant laws, banking regulations and guidelines;
- Reviewing, on-going monitoring and refreshing of credit risk ratings as necessary;
- Participating in new credit product / program review and approval process, as required;
- Evaluating portfolio performance under stress conditions;
- Monitoring Bank’s credit portfolio and concentrations to advise BU for changes in the Bank’s credit strategy, where necessary;
- Assist BU to set portfolio concentration limits;
- Working with BU on Credit Risk Concentration which specific geographic location / industry / sector should be performed by the BUs for reporting to RMC;
- Working with BU on establishing target market and risk acceptance criteria to meet BUs’ respective business planning and strategies;
- Stress testing to identify and analyze trends that would potentially affect the risk and performance of the Bank’s portfolio;
- Review loan classification and impairment provisioning;
- Reviewing on Restructuring and/or Rescheduling of Facilities Process flow;
- Economy analysis & business news update, and
- Other tasks assign by Risk Management Manager.

Requirements:

- Bachelor Degree in Business Management and relevant field
- Understanding of control and risk management concepts
- Understanding of Banking Operation Process
- Minimum 2 years’ experience related to Risk Management or Internal Audit at the commercial banks
- Ability to organize and work under pressures

- At least three years' Experience with related to the field
- Bachelor Degree in IT or higher in Business certificates is appreciated.
- Good and Professional communication is a MUST.

Remunerations: Competitive salary with benefit packages, including two months bonus of basic salary, lunch allowance, insurance, uniform, etc.

How to apply: CV with self-introduction letter to the following address: N° 689B, Kampuchekrom Blvd, Sangkat Teuk Laak I, Khan Toul Kork, Phnom Penh, Cambodia.

Tel : 023 999 990, Email : hr@dgbcamboia.com

Only short-listed candidates will be invited for interview.

Closing Date: 31 March 2021