



# Indigenous.Link

Canada's fastest growing Indigenous career portal, Careers.Indigenous.Link is pleased to introduce a new approach to job searching for Indigenous Job Seekers of Canada. Careers.Indigenous.Link brings simplicity, value, and functionality to the world of Canadian online job boards.

Through our partnership with Indigenous.Links Diversity Recruitment Program, we post jobs for Canada's largest corporations and government departments. With our vertical job search engine technology, Indigenous Job Seekers can search thousands of Indigenous-specific jobs in just about every industry, city, province and postal code.

Careers.Indigenous.Link offers the hottest job listings from some of the nation's top employers, and we will continue to add services and enhance functionality ensuring a more effective job search. For example, during a search, job seekers have the ability to roll over any job listing and read a brief description of the position to determine if the job is exactly what they're searching for. This practical feature allows job seekers to only research jobs relevant to their search. By including elements like this, Careers.Indigenous.Link can help reduce the time it takes to find and apply for the best, available jobs.

The team behind Indigenous.Link is dedicated to connecting Indigenous Peoples of Canada with great jobs along with the most time and cost-effective, career-advancing resources. It is our mission to develop and maintain a website where people can go to work!

Contact us to find out more about how to become a Site Sponsor.

Corporate Headquarters:

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# Job Board Posting



Careers.Indigenous.Link

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## Manager, Small Business Credit Risk

<b>Job ID</b>	196732-en_US-5951	
<b>Web Address</b>	<a href="https://careers.indigenous.link/viewjob?jobname=196732-en_US-5951">https://careers.indigenous.link/viewjob?jobname=196732-en_US-5951</a>	
<b>Company</b>	Scotiabank	
<b>Location</b>	Mississauga, ON	
<b>Date Posted</b>	From: 2024-06-24	To: 2050-01-01
<b>Job</b>	Type: Full-time	Category: Finance

### Description

Requisition ID: 196732

Join a purpose driven winning team, committed to results, in an inclusive and high-performing culture. The Manager, Credit Risk Small Business is responsible for exercising sound credit judgement and providing quality underwriting decisions. The incumbent is to adhere to Bank policy and established exception authorities, while balancing production objectives. The Adjudication Centre of Expertise's ACE role is to review credit applications requiring an exception for Retail Branches, Private Banking, Indirect Mortgage, and Indirect Auto channels, and underwriting for the Small Business (Branch, Health Care & Professional Banking, and Agriculture) channel. The incumbent contributes to the overall success of the Adjudication Centre of Expertise/Global Operations in Canada ensuring specific individual goals, plans, initiatives are executed/delivered in support of the team's business strategies and objectives. Ensures all activities conducted follow governing regulations, internal policies and procedures. Is this role right for you In this role you will:

- Effectively analyze credit submissions, financial disclosures and pertinent documentation, within risk tolerances
- Applying advanced credit judgement, usage of the applicable five C's of credit, and ensuring consistent application of policies and processes are analyzed and documented.
- Adjudicating within established limits and exception authority and presenting quality recommendations on requests above established limits.
- Ability to calculate financial ratios, identify appropriate credit conditions and security while understanding business and economic trends
- Analyze credit reviews and apply corrective action where appropriate
- Ensuring all partner interactions are professional, respectful, and value added.
- Providing recommendations/alternative solutions, and restructuring credit requests, with coaching/direction to partners as required.
- Acting with a sense of urgency in response to partner requests to meet customer expectations.
- Delivering against established ACE Service Level Agreement targets; moved this from below
- Contributes to the growth and quality of the Small Business Credit portfolio
- Clearly identifying risks and exceptions using strong rationale and associated mitigants to support the decision.
- Operate within the Bank's risk appetite and culture in day-to-day activities and decisions.
- Maintain acceptable application review ratings from internal quality assurance and audit

Do you have the skills that will enable you to succeed in this role We'd love to work with you if you have: A comprehensive knowledge of the Bank's Small Business products/services An expert understanding of the Bank lending policies and procedures, financial analysis, risk assessment techniques, credit structuring, collateral and security documentation and registration Intermediate accounting and financial statement analysis. Strong analytical and problem resolution skills.

Strong team player and skillful in developing harmonious relationships with Unit team members and stakeholders. Strong communication skills, written and verbal, in order to produce informative, concise and professional credit replies, presentations and correspondence (Bilingual preferred)

Strong organizational skills and the ability to prioritize work effectively and efficiently to meet the demands of a high-volume work environment.

What's in it for you

- A rewarding career path with diverse opportunities for professional development
- A culture that promotes teamwork and cross-functional collaboration to achieve business goals. Inclusive workplace that values diversity of thought, background, and experience
- A competitive compensation and benefits package
- Opportunity to work with a very enthusiastic team that helps our clients by ensuring the Bank is able to continue to operate to deliver key business services.
- Hybrid working environment allowing for work/life balance

Location(s): Canada : Ontario : Mississauga

Scotiabank is a leading bank in the Americas. Guided by our purpose: "for every future", we help our customers, their families and their communities achieve success through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking, and capital markets.

At Scotiabank, we value the unique skills and experiences each individual brings to the Bank, and are committed to creating and maintaining an inclusive and accessible environment for everyone. If you require accommodation (including, but not limited to, an accessible interview site, alternate format documents, ASL Interpreter, or Assistive Technology) during the recruitment and selection process, please let our Recruitment team know. If you require technical assistance, please [click here](#). Candidates must apply directly online to be considered for this role. We thank all applicants for their interest in a career at Scotiabank; however, only those candidates who are selected for an interview will be contacted.

For more information, visit [Scotiabank for Manager, Small Business Credit Risk](#)