



HDFC BANK

This is an ideal opportunity to advance your career in banking, with a bank which has served the nation for over four decades. We provide shelter and support in fulfilling the aspirations of Sri Lankans including business community through diversified financial solutions.

The HDFC Bank is looking for competent, dynamic & result-oriented individual with a proven track record to fill the following position.

CREDIT OFFICER (CREDIT REVIVAL UNIT)

Job Profile:

- Responsible for Developing and implementing the bank's credit revival strategy, aligned with regulatory guidelines and internal credit policy. Establish policies, frameworks, and SOPs for handling distressed customers, restructuring, monitoring, and recovery. Provide leadership and direction to the Credit Revival Officers, Recovery Teams, and Monitoring Units and prepare annual operating plans, targets, and KPIs for the unit.
- Responsible for identifying under performing and non-performing borrowers whose businesses are in a distressed situation and are facing financial difficulties due to reduction of income or sales, reduction or impairment of business operations or the closure of business etc.
- Oversee the Early Warnings to identify customers showing signs of financial stress and coordinate with Credit, Recovery and Branches to flag accounts moving toward delinquency. Analyze credit portfolio data to identify trends, vulnerable segments, and root causes of distress. Ensure timely customer engagement at pre-delinquency and early arrears stages.
- Providing rehabilitation assistance to such borrowers in compliance with the regulatory directions and the Bank policy with the aim of reviving viable businesses which will provide benefits to such borrowers, leading to enhancement of economic activities and contributing to the development of the national economy.
- Liaise with identified borrowers and also the respective branches with the aim of providing sustainable solutions and providing rehabilitation assistance to such borrowers with the aim of reviving viable businesses.
- Recommending revival/relief mechanisms/strategies for identified borrowers which would include but not limited to: Rescheduling, restructuring, interest waivers/adjustments, granting of new loans and grace periods to existing loans.
- Liaise with other divisions including divisional heads with regard to the activities of the Unit.
- Conducting awareness programs on rehabilitation, initiatives, procedures and methodologies to relevant stakeholders viz., branches and business units of the bank, borrowers etc.
- Keeping records and provide the necessary MIS with regard to the progress of the Unit to CBSL/Management. Implement periodic portfolio reviews and health checks of the distressed loan portfolio. Maintain tight controls to ensure restructuring is used appropriately and not to conceal asset quality issues.

Candidate prerequisites:

- A Bachelor's Degree in a discipline relevant to the knowledge and skills required at the Bank obtained from a local or foreign university recognized by the UGC.
OR
 - An intermediate professional qualification obtained from a recognized professional institution.
WITH
 - Member of IBSL.
 - Diploma in Credit Management.
 - Minimum 04 years' experience in a Bank/financial institution.
- **Age:** should be between 35 years to 45 years as at the closing date of applications.

➤ **Remuneration: An attractive remuneration package awaits the right candidate.**

APPLICATION PROCEDURE

Applications with two non-related referees should be sent via email to **careers@hdfc.lk on or before 01st March 2026 indicating the position applied in the subject line** of the e-mail. The referees must include at least one from candidate's previous employment.

Those who do not possess the required qualifications and experience as at the closing date will not be eligible to apply for the above posts. Any application not meeting the required qualifications or received after the deadline will be rejected without any notice.

Candidates who fail to provide originals of relevant documents at the interview will not be appointed under any reason.

Any form of canvassing will be a disqualification.

HDFC Bank reserves the right to postpone or cancel the recruitment. Only shortlisted candidates will be contacted for the next step of the recruitment process.

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