THE BANK TO TRUST

Job Title:	Officer – Credit Administration	Reports to:	Manager - Credit Administration
Unit:	Credit Administration	Department:	Risk
Grade:		Date:	
Job Holder:		Supervisor:	
Signature		Signature:	

Job Purpose Statement

- Support the creation of high quality credit risk assets for the bank and minimize the incidence of non-performing loans while increasing the bank's financial performance by creating profitable credit risk assets
- Closely work with the Relationship Managers from the credit origination & play a vital role in deal structuring to add value from a credit/policy perspective.

Key Responsibilities

Financial Responsibilities

- Ensuring that all conditions precedent for credit facilities are in place and the necessary deferrals/waivers sought from Management Credit Committee, prior to Head, Credit and Head, Legal signing off for disbursement of all credit facilities.
- Ensuring post disbursement compliance with approved terms and conditions, assignment of rights, review expiry of credits, progress payment insurance etc.
- Monitor all irregularities, past dues, documentation deficiencies, etc., and report to Management.
- Ensure recovery of items pledged as security on delinquent loans.
- Monitoring and reporting to the Departmental Head on the asset quality of the loan portfolio, including delinquencies, nonaccruals, loan concentrations and profitability analyses.
- Post-approval assessment of credit facilities and initiate appropriate follow-up action.
- Reviewing facility and overdraft excesses, and non-facility overdrafts through daily reports from IT to ensure that they are appropriately sanctioned and therefore safeguard the bank from financial loss from unauthorized extension of credit.
- Seek necessary approvals for excesses in the account.

Customer Responsibilities

- Work with the Relationship Managers on a specified portfolio and facilitate revenue growth in the portfolio.
- Ensure all applicants are advised on fate of applications within reasonable time.
- Assist to review of all Letters of Offers and any other letters prepared by Credit Admin Assistants/Officers prior to execution/issuance to the clients/BM/RM.
- Responding to various queries/clarifications sought by the Departmental Head in the area relating to credit proposals submitted.
- Support review and development of the bank's credit products to ensure they remain competitive with what obtains in the market.

Internal Business Process Responsibilities

- Review loan documents and liaise with internal and external parties to ensure proper and efficient delivery of credit administration duties.
- Authenticate documentation presented for all credit applications and ensure they meet the Know Your Customer (KYC) requirements and any other requirements as required by the Bank and by the regulators.
- Verify that securities are provided and forwarded for perfection.
- Coordinate and prepare for Credit meetings.

- Ensure that all credit files have been well segregated into their various compartments and filed alpha numerically.
- Ensure timely submission of documents and any other information required for both internal and external audit.

Functional Responsibilities

- Support effectiveness within the departmental structure and apply established systems (policies, process, procedures & tools) towards achieving compliance requirements, optimal efficiency, resource utilization and cost containment.
- Ensure that all credit requests comply with the bank's credit policy and procedure.
- Any other duties allocated from time to time.

Our Values

Customers First

- We listen proactively to our customers to understand their needs and expectations.
- We integrate the voice of the customers in new product and service developments.
- We go the extra mile when serving our customers.
- We optimize our processes to deliver highest value and a seamless experience to our customers.
- We measure and benchmark customer engagement KPIs and integrate them in our leadership evaluation.

Lead The Market

- We strive to offer the best products and highest quality service.
- We aim to invest further to strengthen and enhance our market position.
- We provide an environment to our employees where everyone can give their absolute best.
- We train and equip our employees to be best prepared for a constantly evolving financial service market.
- We are a role model in implementing national initiatives and regulatory guidelines.

Agility

- We embrace a changing market environment and respond decisively and swiftly.
- We release new products and pilots quickly to test and optimize them in a real environment.
- We are open to try new things, but rigorous in evaluating its success and happy to accept mistakes.
- We collaborate proactively within cross-functional teams and limit vertical hierarchies to a minimum.
- We leverage technology to support, facilitate and automate our processes and time to market.

Integrity

- We hold ourselves accountable to a higher standard of responsibility.
- We are doing the right things, even if it is commercially less attractive.
- We communicate clearly what we can deliver and keep our word.
- We do things right and create solutions that work.
- We fully comply with all regulatory and compliance standards and apply zero tolerance to misconduct.

Job Specification

Academic • Minimum of a Bachelor's degree in Accounting, Banking & Finance or related discipline **Professional Qualifications & Experience** • Professional qualifications e.g. CPA, ACCA & CIMA • Proficiency in Microsoft Office Suite **Desired Work Experience** ▪ At least 5 years' experience in Credit in a reputable bank ▪ Outstanding performance of duties and exceeding expectations in positions that require strong analytical, problem-solving, decision-making, team building, and leadership skills.	
Reporting Relationships: jobs that report to this position directly and indirectly	
Functional Reports	Credit documentation officer
Administrative Reports	None
Stakeholders: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal	Relationship managers Credit Risk Credit Administration Audit Compliance
External	Regulatory bodies such as CBK

Ideal job competencies and knowledge:

Knowledge

- Comprehensive understanding of the Credit Department and Credit products
- Knowledge of general banking practices and regulations in the country
- Proficiency in Microsoft Office Suite as well as knowledge of Management reporting software with a view to qualitative reporting.
- Knowledge of International Accounting and Reporting Best Practices
- Knowledge of CBK reporting requirements and repercussions for failure to comply.
- Extensive knowledge of the Financial and Banking sector
- Financial accounting and Credit analysis and risk assessment
- Good knowledge of the country economics and market dynamics
- In-depth industry and product knowledge

Skill/Competencies

- Dynamic, analytical and self-driven individual with the ability to work under pressure
- A passion for performance, team play and achievement in a competitive and dynamic environment
- Excellent planning, organization, problem solving and analytical skills
- Independent Minded and Analytical with high attention to detail