



1. JOB TITLE: Head; Credit Administration (1 Position(s))

Job Location :

Head Office, Hq

Job Purpose:

To lead, develop and manage the Credit Administration unit in order to maximize team and individual performance with a view to maintaining a robust controls and framework in the post approval fulfillment activities for the bank loan portfolio.

Main Responsibilities:

- Manage the overall performance and people agenda in Credit Administration Unit [CAU].
- Identify and drive development and training initiatives to ensure that the capability of CAU staff is continually improved.
- Develop a highly motivated team maintain excellent relationships with own team and wider teams to ensure achievement of business goal.
- Help identify training needs and provide coaching to all members of the CAU to improve performance and productivity.
- To create awareness Team members on policies, CAU procedures and regulations.
- Champion and execute smooth change management including continuous process improvement
- Ensure CAU activities and importance is communicated to the wider business (peers and senior management) and consultation during changes in policies and procedures at business levels.
- Ensure full compliance, provide oversight as well as monitor the implementation of various consumer protection requirements across the Unit.
- Ensure the highest standards of post approval fulfillment/ monitoring and control through formulation and implementation of consistent policies and processes across the Credit Admin unit.
- Ensure knowledge and best practice sharing across the CAU.

- Responsible for personal adherence to governance, compliance, and lending portfolio control. Ensuring own conformance to policy and procedures within the specialist lending function, including proactive management of agreed responsibilities for data integrity.
- Work closely with the credit teams to understand the lending portfolio and risk capabilities and to identify gaps or weakness in the post sanction process; work in conjunction with the relevant teams to formulate plans to close the gaps.
- In charge for Monitoring & Control of live loan portfolio (pre-NPL) to assure adherence to term & conditions of sanctions identify any areas within the portfolios that are the cause for concern / potential cause for concern
- Act as the source of technical excellence and point of reference in relation to risk matters for the entire credit cycle.
- Manage the maintenance / improvement of the administration quality of the Portfolio (as detained in the CAU operating manual).
- Maintain interactive relationship with Branches, Analysts, Legal and Relationship Managers to ensure rectifying the outstanding issues.
- Quarterly review of the corporate credit key risks and their mitigating controls through effective KRI tests
- Own and monitor the achievement of agreed targets for risk performance measures by the CAU team taking corrective action where applicable.
- Responsible for the rectification and documentation of any recommendation arising out of Audit / Assurance reports on Credit.
- In charge with all post approval activities around structured facility /CMA Loans, work closely with the network and credit to ensure that Review of Operational Memorandum, drawdowns and releases and monitoring of all structured loans are done.
- Effective management of the facility limits (loading, amending & cancellation) to ensure that published limits are in line with the latest sanction and accordance with the operational process and procedures.
- Management of maintenance review & follow up of a complete diary system detailing deficiency & deferrals/loan repayment dates/ excesses clearance dates/ dated securities and Covenants.
- Management of the financial covenant and internal Risk Trigger Monitoring systems/ data regarding its integrity of capturing, advising, and escalation of overdue and failed/ breached covenants.
- Manage, prepare & review post approval check list.
- Liaise with the legal team regarding the documentation and changes to the standard commercial and standard terms and conditions.
- Improve quality of audits and act as the point of contact for both internal and external auditors.
- Monitor the syndicate of loans (repayment of installments, interest, conditions with the agent/ participant banks.
- Ensure that maker checkers concept across CAU processes is carried out without deviation
- Ensure team's adherence to NMB data privacy policies
- Oversee the team's Business Continuity plan (BCM) and periodic testing.
- Ensure a consistent quality of service to CAU stakeholders
- Support Credit Administration service and delivery in line with business needs
- Work in partnership with colleagues and proactively anticipate, respond to, and seek to exceed the expectations of customers.

Knowledge and Skills:

- Expert knowledge of commercial banking credit risk operations, credit analysis and control
- Knowledge of operational risk and rigor processes tools and practices.
- Proven ability to run a service operation, managing often conflicting priorities.
- Detailed knowledge of corporate Business and risk products, policies, procedures and services
- Working knowledge of local regulations related to lending
- Awareness of products and services offered in the market
- Proven people management skills and team leadership
- Ability to communicate effectively across range of stakeholders in Sales, Risk and Operations
- Problem solving and decision-making skills
- Innovation and change management skills
- Quality high standards and controls.
- Computer literacy

Qualifications and Experience:

- Bachelor's degree or its equivalent in Banking, Finance, Business, Economics, Mathematics / Statistics,
- Post graduate degree or professional qualifications e.g., CFA/ CPA is preferred
- At least 10 years in Credit Risk Management
- At least 5 years of leadership experience
- Previous experience of working in a reputed financial institution's corporate/ commercial sector in the risk function.

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Job opening date : 01-Dec-2022

Job closing date : 15-Dec-2022

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