

JOB ADVERT

Position: Divisional Head – Risk Management

Direct Report: The Managing Director

Divisional Functions:

- Management of the bank's financial and strategic planning system for effective monitoring and control.
- Ensure provision of relevant financial information and intelligence report for management decision making.

Regular/Routine:

- Monitor and control the level of risk exposure of the bank to ensure quality risk assets and minimal loan loss provision.
- Provide quality reports bank-wide to ensure adequate provision for all risks.
- Provide risk and profitability reports as input for new products development.
- Review overdrawn account balances and exceptional reports with a view of controlling the banks exposures to various industries.
- Develop policies for credit controls by keeping abreast with various changes and regulations that impact on the function.
- Develop Unit Heads and monitor their performance in order to enhance their abilities and tactical management skills.
- Review operational reports prepared by the Unit Head in the group and take any action deem necessary.
- Review and agree short-term action plans of each unit with the Unit Heads.
- Ensure that work guides and references pertaining to operation functions of the group comply with the requirements of relevant statutory and regulatory authorities.
- Take necessary and prompt corrective actions to ensure the achievement of the objectives of the group.
- Submit monthly report on the group's operation to the Managing Director and initiate or recommend remedial actions to correct deviations from plan.
- Ensure that subordinates attend suitable training courses for their development.
- Evaluate operational performance and facilities of the group to ensure that it meets best standard of professionalism and quality.
- Review existing controls for effectiveness and adequacy.

- Attend various meetings such as Management Group Head Budget Committee, Credit Committee, Criticised Assets Committee and others; act as Secretary specifically for the Criticised Assets Committee meeting.
- Review and recommend position limits for the bank.
- Review bank's Credit Policy Guide and make recommendations on development of policies and procedures/programmes.
- Review Central Bank reports and general information reports to Management.
- Any other task as may be assigned by the Managing Director.

SPECIFICATIONS:

Qualifications: Bachelor's degree (B.Sc.) in Finance or related field and ACCA or the Institute of Risk Management.

Formal Training in Risk Management, Quality Management, Financial Management, Banking Operations and Process Re-engineering will be an added advantage.

Minimum Experience: Minimum of 8 years of relevant experience with a financial institution and this must include at least 5 years at management level.

Required Knowledge, Skills and Abilities:

- Leadership and People Management Skills
- Effective Communication skills
- Credit Analysis
- Technical Skills
- Coaching and Mentoring skills
- Business Development skills