

JOB ADVERT

Position: Credit Administration Officer

Direct Report: Divisional Head

Job Functions:

- Monitor the loan portfolio of the bank for effective follow-up measures to prevent them from becoming bad loans.

Regular/Routine:

- Promptly book approved loan facilities.
- Monitor credit facilities for compliance with their respective loan agreements.
- Follow-up and document defaulting loans with respective Account Officers.
- Attend to enquiries from Account Officers on behalf of their customers on credit issues.
- Prepare and send out notice for various credit-related meetings including Credit and Problem Loan Workout Committees.
- Raise entries for Recoveries, Provisions and Write-Offs after due approval and send to DOMOPS.
- Compile and document all approved facilities in the bank.
- Responsible for vetting and registering conditions precedent to draw down documents for loan facilities.
- Endorse shipping documents from FOPS to clear such of any credit indebtedness to the bank.
- Attend Credit Committee meetings.
- Prepare BSD at the end of every month for Unit Head's review.

Periodic:

- Liaise with and prepare quarterly reports for external auditors and regulators.
- Prepare various monthly reports for monitoring the risk exposure of the bank.
- Prepare daily schedules on facilities.
- Prepare minutes of Credit and Problem Loan Work out Committee meetings as delegated by Unit Head.
- Co-ordinate Credit Policy Guideline exam bank-wide.

Special and Other Duties:

- Any other task as may be assigned by the Divisional Head.

SPECIFICATIONS:

Qualifications: First degree (B.Sc.), relevant professional certification(s) and a master's degree.

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

Minimum Experience: Has minimum of 2 years' experience with a financial institution

Required Knowledge, Skills and Abilities:

- Effective Communication skills
- Credit Analysis
- Technical Skills
- Good report writing and presentation skills.