



## **JOB ADVERTISEMENT**

<b>Position:</b>	<b>Manager Credit Risk</b>
<b>Department:</b>	<b>Credit</b>
<b>Job Grade:</b>	Band 5
<b>Position Location:</b>	Head Office
<b>Reports to:</b>	<b>Head of Credit</b>
<b>No. of Vacancies:</b>	One (1)
<b>Closing Date:</b>	June 12, 2017.

**Purpose of the Position:** To provide prudent credit risk management and decision making in the day to day operations of the credit function.

### **Key Result Areas and Responsibilities**

- Ensure credit risk management in the credit processes that maintains the banks' exposure within set internal parameters
- Develop internal procedures that enhance credit risk at all levels of the credit approval and monitoring processes.
- Manage the credit risks associated with lending, transactional banking, trading, and investment activities, with the primary objective of assessing and managing risk within acceptable parameters.
- Provide high-quality analyses of credit facilities with appropriate recommendations to approving committees of the Bank. Present credit applications to credit committees when required.
- Engage in discussions with clients and other stakeholders to facilitate the credit analysis process and in depth understanding of the client's business.
- Provide effective monitoring of the risk grade of credit facilities. Make recommendations to management and credit committees regarding credit applications.
- Identifying high risk credit accounts and undertake the necessary corrective action.
- Contribute and guide management in the formulation of the bank's credit strategy. Make recommendation to management and credit committees regarding industry trends, their implications and appropriate actions to take.
- Provide leadership over the credit risk and administration unit ensuring effective performance management of staff is carried out. Learning and development and succession planning in regards to the unit are done.



## **Job Specifications**

### **Academic and Professional Qualifications:**

- A Bachelors Degree in Business related field.
- MBA will be an added advantage.

### ***Professional Qualifications:***

- Qualifications in Credit Management.

### **Experience:**

- 3-5 years working experience in active lending gained in the financial services industry.

### ***Technical skills***

- *Credit risk awareness:* Ability to conceptualize credit risk inherent in the Bank's lending products.
- *Legislation:* Must be familiar with legislation and statutory requirements relating to credit approval, administration and monitoring.
- *Conceptual and Analytical Skills:* Must be able to conceptualize issues and analyze credit proposals to great detail to understand underlying issues.
- *Technology Skills:* Computer literate with proficiency in MS office and graphic applications, data analysis and presentation.
- *Financial Analysis Knowledge:* Ability to comprehend and analyze financial statements in regards to credit risk.
- *Knowledge of Business Environment:* Must understand local and global dynamics of the business environments facing customers, the bank and other stakeholders.

### **Competences:**

- *Performance Oriented*
- *Personal Ethics*
- *Decisive and Independent*
- *Interpersonal Skills*
- *Negotiation Skills*
- *Communication Skills*
- *Proactive Initiator*
- *Attention to detail.*
- *Human Resources Management Skills:*



Application letter and CV only should be emailed to [HR@NC-bank.com](mailto:HR@NC-bank.com), not later than June 12, 2017. Attachments **MUST** be in one PDF document and not exceeding 5MB size. Only Shortlisted candidates will be contacted. If you do not hear from us by 25<sup>th</sup> June 2017, consider your application unsuccessful.