UBA

JOB DESCRIPTION

JOB TITLE:	CHIEF CREDIT OFFICER	DEPARTMENT:	CREDIT
NAME:			

Job objective(s)

- Ensure protection of the Bank's credit risk assets through providing a secure but flexible framework; Ensure compliance with Regulatory guidelines regarding Credit Risk within the country.

Duties & Responsibilities

- Supervise development of clear credit policy guidelines with associated procedural and process manuals ensuring alignment with the credit policies of the the country.
- Make sure Credit awareness is high bank-wide through periodic training and testing
- Ensure nominated credit officers execute assigned functions appropriately
- Maintain a high quality credit portfolio, based on internationally accepted risk rating models, which is adequately secured and provides appropriate returns for risk accepted
- Utilize credit software to ensure credit cycle is compliant with policy from Target Market Definition, extension and availment of credits and ongoing monitoring up till collection
- Limit credit infarctions by applying approved sanctions on defaulting officers
- Ensure high Credit Admin standards with suitable archiving and reporting systems
- Ensure development of Product Programs which addresses key marketing initiatives while maintaining security for the Bank
- Identify causes of credit failures and disseminate within the country to prevent recurrence
- Communicate regularly with Bank staff regarding policy changes, process improvement initiatives etc
- Ensure compliance with regulatory guidelines within the region to protect Bank from sanctions
- Ensure responses to internal and external queries fall within agreed turn around time.
- Supervise the activities of the Credit analysis structuring & product programmes, Credit administration/ monitoring, recovery and remedial functions.
- Any other duties as assigned by immediate supervisor.

KEY PERFORMANCE INDICATORS

- Ensure responses to internal and external queries fall within agreed turn around time
- Effectiveness of Policies and processes developed in limiting credit defaults
- Net Recoveries Vs Budget
- Percentage of non-performing loans to the total loans approved.
- Number of recurring audit exceptions.
- Turnaround time of credit processing and approval.
- Minimum loan loss provision.
- Compliance with internal and external policies.
- Level of customer satisfaction.

JOB REQUIREMENTS

Education: First degree in a relevant discipline; (MBA, MSC, MA, ML and/or Professional Qualifications compulsory)

Experience: 10 years relevant banking experience; 15 years non- banking but related experience

KEY COMPETENCY REQUIREMENTS

▪ Knowledge ▪ Proficiency in Credit Structuring ▪ Relationship Management experience ▪ Product Development	Skill/Competencies Professional disposition, Strategy formulation & Business Awareness, Creativity & Innovation, Resource Management, Delegation & Empowerment, Ability to Inspire & Manage Change, Analytical Thinking, Decision Making, Problem Solving, Diversity Management Interrogatory skills; Communication skills; Fraud Detection & Control; Internal Audit practice; Accounts Management; Analytical and Investigation Skills; Auditing Skills Accounting Skills; Comprehensive Banking Operations (Domestic and Foreign) Skills; Comprehensive Treasury skills

REPORTING RELATIONSHIPS

Functionally reports to: MD/CEO	Administratively reports to: MD/CEO

Supervises:
Credit analysis structuring and product programmes
Credit Administration, Monitoring & reporting
Recovery and Remedial
