



1. JOB TITLE: Corporate Credit Manager

Job Summary

A credit profession acting as credit expert to the relationship team and the conduit to the credit risk function for sanctioning purpose.

- Responsible for developing practical and appropriate credit solutions (i.e. lending structures through understanding of customer's needs).
- Delivering high quality and consistent credit applications/recommendations by ensuring credit appraisal memo packages are complete and accurate
- Monitor and Control on nominated accounts within designated portfolio (s).
- Maintain data integrity in the CCRS and ensuring financial information are updated on regular basis
- Balance business opportunities within NBC's Risk appetite framework
- Detailed review of financial data, projection models, stress testing and other in-depth analysis performed by credit analysts in corporate and commercial portfolio
- Facilitate relationships with key stakeholders within a bank and with key regulators, internal audit and control functions
- Ready to take up senior role within the Credit Risk Directorate

Job Description

Understanding the Credit/Solutions development 30%

Outputs to deliver this accountability:

- Assess customer's business through the analysis of the business and credit risk associated with the provision of the bank's products and services to the customer

- Develop high quality credit solutions with the view of providing timely and quality credit decisions.
- Be the joint contract for credit management purposes for accountants, solicitors and other professionals.
- Sanctioning of credit applications and or preparation of credit applications for recommendations to the senior sanctions for exposure above personal discretion.

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Business Risk Partnership 30%

Outputs to deliver this accountability:

- Work in partnership with RMs on new and existing credit applications, providing guidance on credit appetite and consulting with other product partners.
- Liaise directly with the Head of Wholesale Credit and or sanctioning office for all credits that are outside Risk management discretion
- Attend customer meetings with the Relationship manager if credit related issues are to be discussed/need to be resolved.
- Proactively contribute to embedding agreed change management initiatives in support of process and quality improvements, cost reduction
- Support and contribute to specific industry focus as determined by the Corporate/Credit teams.
- Review and sign facility letters and co-ordinate execution of documentation and drawdown of facilities

Portfolio management – Monitoring and Control 30%

Outputs to deliver this accountability:

- Responsible for managing financial information produced by customers.
- Responsible for managing the end to end process for risk reports, challenging relationship managers where control lapses or potential risk has been identified.

- Monitor and Control quality of portfolio using Condition of sanction triggers where possible. Discussing with sanctioner deteriorating trends and trigger events if they give cause of concern advising the Relationship Manager simultaneously

Team work 10%

Outputs to deliver this accountability:

- Support the Team leaders in delivering effective performance development for individuals within the team.
- Drive proactive application of Group guiding Principles both personally and throughout the team and coach and support colleagues within the Team

Experiences & Qualifications Required

- Proven experience in Credit role at junior management level gained within the bank or at other financial institutions
- Excellent understand of credit and associated risks
- Experienced user of CCRS or similar loan origination system to analyse, monitor and report on the credit applications
- Good skills that have been proven in a Business or credit environment at management level.
- The ACIB professional qualification or equivalent
- Accreditation on use of CCRS would be an added advantage.

Knowledge & Expertise

- Internal instruction /procedures including Head office instructions, CCRS
- Products and services frequently used by customers
- Knowledge of CCRS or similar loan origination system.
- Detailed knowledge of credit techniques
- Awareness of legislation affecting the Bank and customers having the highest regard for confidentiality

Qualifications

Bachelor`s Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Credit Risk (Meets all of the requirements), Digital familiarity (Meets some of the requirements and would need further development), Experience in a similar environment at junior specialist level, Openness to change (Meets some of the requirements and would need further development), Reasoning (Meets all of the requirements)

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2. JOB TITLE: Credit Analyst

Job Summary

To analyse the risks associated with new lending, structuring and derivative proposals with the intention of facilitating new business.

Job Description

Risk Management: To conduct quality credit risk assessments and reviews, Proactively manage credit risks associated with clients, Develop data driven strategies, facilitate the credit sanctioning process to ensure responsible risk decisions | Data and Systems Management: To produce and analyse relevant management information and insights management | Governance: Ensure the bank's credit, philosophy and all relevant legislation is adhered to | Customer Management: Investigate and resolve all escalated customer complaints

Qualifications

Bachelors Degree and Professional Qualifications - Business, Commerce and Management Studies, Credit Risk (Meets some of the requirements and would need further development), Digital familiarity (Meets some of the requirements and would need further development), Experience in a similar environment, Openness to change (Meets some of the requirements and would need further development), Reasoning (Meets all of the requirements)

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