

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

Job Holder: Abubakar Juma Adam

Sign:

Date:

Supervisor: Olugbenga Makinde

Sign:

Date: