



POSITION DESCRIPTION

DIVISION: AUDIT & RISK MANAGEMENT

JOB TITLE: MANAGER, CREDIT RISK

TITLE OF SUPERVISOR: CHIEF RISK OFFICER

ABOUT THE ROLE

Reporting to the Chief Risk Officer, the Manager Credit Risk will be responsible for overseeing the setup and implementation of TISA Group's business strategy for Credit in accordance with the Group Strategic Plan. This primarily involves the approval of loans and maintenance of the retail portfolio in Teachers Savings & Loan Society Limited (TISA) and TISA Community Finance Ltd (TCF) and commercial credit portfolio in TCFL within acceptable risk parameters. The Manager Credit Risk will also be responsible for the implementation of credit risk management policies and establishment of processes and procedures to ensure compliance with the Group's Credit Risk Management Framework and Lending Policy/Manual.

KEY RESPONSILITIES

- Lead initiatives for development of methodologies for measurement of Credit Portfolio Management and associated models/ processes across the Group.
- Develop and enhance the Credit Reporting & Monitoring framework which meets the requirements of various external & internal stakeholders.
- Ensure lending activities of the Group are within the Credit Risk appetite and tolerances levels.
- Ensure timely and accurate delivery of Credit Risk reports with clear analysis, appropriate recommendations and actions for consideration by Senior Management.
- Assist the CRO in carrying out his/her responsibilities to Board Audit Risk & Compliance Committee (BARCC) which includes preparation of Board Papers/reports and responding to data/ analytical requests from the Committee.
- Assist the CRO review the Group Credit policies & procedures to ensure they are relevant, up-to-date and reflect the best practice.
- Provide requirements and design inputs, particularly with regard to credit risk recognition, measurement and its reporting as part of the core team for implementation of key credit risk related projects (e.g. Credit Management System, IFRS 9 impairment).

- Receiving and reviewing new credit proposals and analysis from Originators and conducting a high level assessment to determine suitability of credit risks in potential Borrowers before submission to the Group Credit Committee.
- Review and approval of Customer Documentation in accordance with BPNG credit risk prudential standards/guidelines and the Group's Know-Your-Customer (KYC) policies and procedures in the Group's Standard Operating Procedures (SOP).
- Performing timely reviews and providing feedback on financial statements and general credit analysis of current loan portfolio as performed by Lending Managers/Officers (Commercial/Retail Lending).
- Monitoring and approving the Portfolio delinquency management performed by Recovery/Delinquency Management Officers, Credit Administration and Relationship Management Personnel.
- Attending to select business calls with Originators and liaising with Corporate Relationship Managers and Credit Committees on additional analysis to determine acceptance of credit risk in a potential borrower.
- Assessing periodic industry review prepared by Credit Risk Officers and making appropriate recommendations, e.g., reductions in industry concentration, etc.
- Assessing and compiling summary of industry reviews prepared by Credit Risk Officers on a quarterly basis for presentation to the BARCC.
- Conduct In-house Credit Training of Lending Managers and Credit Officers.
- Attending Review and Credit Risk Committee meetings with the CRO to present monthly quarterly Credit Risk Management report.
- Performing the monthly or quarterly loan provisioning assessment of TISA and TCF's total loan portfolio and make recommendations to the CRO for loan provision charges and/or loan write-offs.
- Assist in development of the Risk Champion Framework across the business/Group and implementing initiatives to create a good risk culture, improve risk awareness and accountability.
- Provide support for the establishment and management of the Group wide Risks Register.

KEY QUALIFICATIONS & REQUIREMENTS

- Tertiary Qualification in Finance, Accounting, Business Management or equivalent.
- Five (5) + years of experience in Lending/Credit Risk Management to include relationship management/origination within the financial sector at a senior level in Commercial Lending/Credit Risk Management.
- Full knowledge of credit administration and sound knowledge of credit appraisal and analysis techniques for corporate and retail lending.
- Working knowledge of the Banks and Financial Institutions Act 2000, Savings and Loans Societies Act 2015, all BPNG's Prudential standards, banking Lending manual and guidelines on Credit Management and other Best Practices policy/procedures for Credit Risk Management.
- Strong knowledge of collateral assessment and loan delinquency management.
- Experience in the negotiation and structuring of large corporate deals.

- Deep understanding of consumer behavior and the operation of the business sector.
- Excellent Financial Analysis Skills.
- Strong analytical skills & excellent credit risk management skills.
- Excellent communication skills and very good inter-personal skills.