



**ABC APITAL BANK LTD**

**JOB DESCRIPTION**

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<b>JOB TITLE</b>	<b>:</b>	<b>CREDIT MANAGER</b>
<b>DEPARTMENT</b>	<b>:</b>	<b>CREDIT DEPARTMENT</b>
<b>REPORTS TO</b>	<b>:</b>	<b>CHIEF EXECUTIVE OFFICER</b>

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**Overall Purpose of the Job:-**

- Provide effective leadership to the department's staff and manage all aspects of credit appraisal & management in order to deliver high customer satisfaction as well as maximise profitability for the bank.

**Key Responsibilities:-**

- Provide management leadership, guidance & strategic direction to the credit department
- Develop and implement suitable credit management and legal procedures
- Effectively implement the Bank's Credit Policy and carry out periodic reviews
- Evaluate and assess credit risks, exposure risks, business risks and security risks
- Examine credit applications and provide recommendations to the Credit Committee/BCC
- Ensure quality lending and clean loan book
- Regularly review credit facilities and provide management with reports
- Ensure that securities where applicable are correctly taken and legally enforceable
- Provide credit administrator oversight of custody of credit securities and review them regularly to ensure that they remain legally enforceable
- Ensure that disbursement of credit facilities is done within the approved conditions
- Promptly review credit facilities to avoid holding expired facilities
- Classify credit accounts and provide report to Management
- Grow business in the medium and corporate markets hence driving revenue & minimising loss
- Monitor credit accounts performance and advise management
- Identify and recommend to the management introduction of new products as per existing and future customers' need
- Analyse the entire Bank's credit portfolio for correct provisioning as the Central Bank and provide recommendations where necessary

- Over see Management of the loan portfolio in order to minimise risk of loss.
- Provide an oversight to ensure that the data keyed in the system on all aspects of Credit is correctly done to avoid income leakage and any future litigation.
- Ensure all credit provisions are correctly taken by the credit administration unit
- Participate effectively in all product development initiatives that relates to Credit
- Undertake field assessment exercises for customers and evaluate their businesses (KYC) for approval by the credit committee
- Ensure that credit files and all loan appraisal documentation is well maintained and up to date
- Drive credit portfolio profitability
- Ensure that service level agreements are in place & met by all service providers to the credit department
- Prepare and present Board notes to Board Credit Committee
- Monitoring and recovering of accounts in watch, NPA and written off
- Ensure to support/supervise the Credit Officer/CRB Manager in handling the Credit Reference Bureau (CRB) related activities
- Ensure compliance of Bank for all CRB data submissions and retrievals on file as per Customer Confidentiality rule.
- Ensure compliance of Bank in all credit policies, procedures and regulatory requirements published for use from time to time
- Coordinate and provide technical assistance during audits, both internal and external and provide reports of the same
- Performance appraisals for staff under your authority be done on a regular basis
- Perform any other duties that may be assigned to you from time to time by the supervisor

**Salient Information / Parameters of Work Environment:-**

- Implementation of Globally acceptable standards of risk, control, systems and processes.
- Promotion of the positive image of the Bank.
- Identification of competitive threats and market opportunities
- The formulation, development, preparation, implementation and delivery of credit department strategic plan, which is guided by the overall Bank strategy, budget and other business objectives.
- Maintain good relationship with the regulators and with the ability to contribute and where possible influence policy formulation.

**Key Result Areas:**

Key Result Area	Measurement Dimensions (KPIs)
<ul style="list-style-type: none"> <li>• Coordination of all Credit activities</li> </ul>	<ul style="list-style-type: none"> <li>• Credit operational reports</li> <li>• Proposals for Credit policy and other operational change</li> </ul>
<ul style="list-style-type: none"> <li>• Marketing and growth</li> </ul>	<ul style="list-style-type: none"> <li>• Number of new clients</li> </ul>

	<ul style="list-style-type: none"> <li>• Value of Loans disbursed</li> <li>• % growth in clients and portfolio</li> <li>• Timely implementation of business growth plans</li> </ul>
<ul style="list-style-type: none"> <li>• Portfolio quality and risk management</li> </ul>	<ul style="list-style-type: none"> <li>• Portfolio at risk over 1 day</li> <li>• Loan loss ratio</li> </ul>
<ul style="list-style-type: none"> <li>• Operational Procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Compliance issues raised in Audits &amp; regulatory oversight</li> </ul>
<ul style="list-style-type: none"> <li>• Staff Development</li> </ul>	<ul style="list-style-type: none"> <li>• Performance evaluation reports</li> </ul>

### **Key Performance Indicators:-**

- 100% compliance to KYC/AML guidelines
- No customer complaints.
- Zero errors in proposals presented for approval in MCC/BCC
- Increase in customer base

### **Key working relationships:-**

#### **Internal:-**

- Credit department Staff
- Compliance Manager
- Risk Manager
- EXCO members
- Other Internal Staff

#### **External:-**

- Bank's customers
- Bank's Valuers
- Government agencies and ministries e.g. URA, Land Boards, Company registrar etc.
- Statutory Auditors, Central Bank of Uganda, Institutional Investors, Customers, Prospective Clients, Suppliers and Service providers

### **Job Competencies:-**

- Ability to translate the bank's corporate strategy into a departmental business plan and operationally the same.
- Ability to provide leadership that motivates staff to maximize their productivity and retention.

- Ability to present, communicate and implement essential changes to position Credit Department for sustainable success in competitive markets.
- Ability to effectively promote the bank and establish business networks at high levels within the target markets
- Proficiency for evaluating market conditions and responding quickly, proactively and positively
- Good analytical and decision making skills
- Broad knowledge of banking practices and local banking regulations.
- Knowledge of banking products
- Skills in leadership and sales management
- Solution selling techniques

**Expected Competency levels:-**

- Sound knowledge of credit products with minimum of 5 years experience
- Strong interpersonal / written / communication skills
- Good knowledge of banking and financial market in Uganda
- Computer literacy