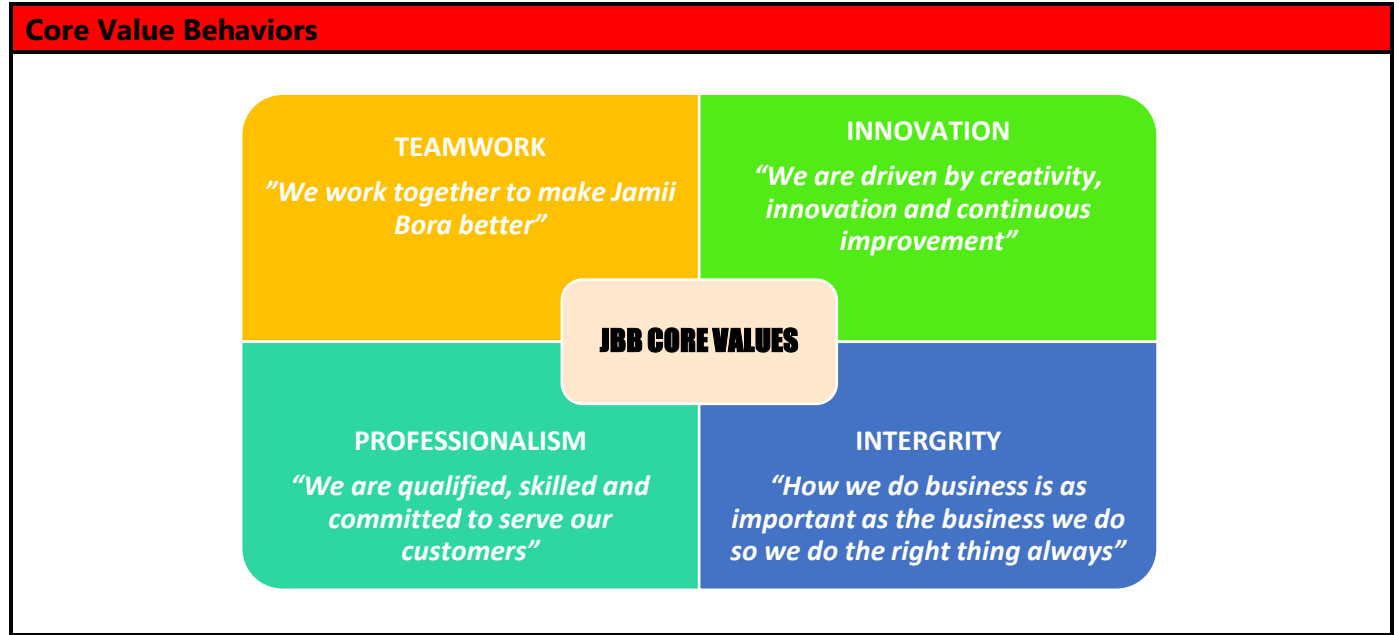


JAMII BORA BANK

JOB DESCRIPTION

Job Title: Head of Credit	Reports To: CEO
Department: Credit	Division: Business Support
Grade: 6	Date: September 2016



JOB PURPOSE

The Head of Credit provides overall leadership of the credit function to grow and maintain a quality loan asset book that maximizes returns and satisfaction to all stakeholders so as to achieve the bank's core strategy to "grow market share by building our reputation as an efficient, innovative and customer centric enterprise bank"

KEY RESPONSIBILITIES

- Quality of Credit Risk Management services (approvals, disbursements, reports and remedial management) in supporting business goals
- Minimization of exposures and impacts of credit risks
- Safe custody and ease of retrieval of credit securities
- Successful application risk-based pricing models

MAIN ACTIVITIES

- Keep the Head of Enterprise Risk Management & Compliance informed of significant credit risk related issues that may jeopardize the achievement of the Bank's goals
- Ensure that the credit processes within the Bank are operating effectively and efficiently toward achieving high operating standards
- Support Jamii Bora Bank in formulating and recommending annual risk strategy (i.e., capital allocations, risk distribution, return on capital guidelines etc.) to the Board Risk Committee
- Review and revise the existing policies and procedures for the business relevant to credit risk in light of changing market conditions based on leading practices and CBK regulations and guidelines to ensure that a sound environment for identifying, assessing, measuring, monitoring and controlling credit risk is in place
- Ensure compliance with established/ approved credit risk policies and procedures and ensure that a sound environment for measuring, monitoring and controlling credit risk is in place
- Continually review Sectoral ceilings; discretionary authorities; portfolio measures; including industry limits, tenor limits, risk rating, NPLs, risk acceptance criteria, security acceptance and credit risk matrices
- Optimise effectiveness and utilization of credit quest in Credit application processing and risk management
- Ensuring that provisioning policies are in line with the Bank's Credit Policy Document, comply with Banking Act provisions and co-ordinate with Finance Division to ensure appropriate provisions and interest suspensions are effected in the Bank's accounting systems
- Ensure continued maintenance of a quality portfolio in line with JBB standards as stipulated in policy guidelines
- Ensure the use of a standardized process for evaluating credit proposals, and ensure that all approved credits are in line with the Bank's credit risk strategy and policies that reflects the bank's tolerance for risk
- Implementation of automated processes to minimize manual interventions thereby increasing efficiencies in delivery of credit products at both personal and enterprise lending levels
- Provide ongoing relevant training to all bank staff involved in lending business to address identified skill gaps
- Identification and management of the substandard and non-performing assets portfolio of the Bank in line with the Credit Policy Document and recommend action to EXCO and the Board, which minimise losses and facilitate full recovery of any exposure taken by the bank
- Initiate review of industry and sector economic analysis and compile statistical information including macro-economic information, indices and provide feedback to the Senior Management Team, EXCO and the Board on the possible impact of identified trends
- Provide technical support to the Executive Committee on the management of the Bank's credit portfolio and the review and approval process for credit proposals

- Management of the credit administration aspects of the portfolio, including ensuring that all requisite security documentations are in place prior to disbursements
- Ensure generation of adequate reports for analysis of the credit portfolio including, but not limited to portfolio concentration risk and portfolio quality and Provide timely and accurate information to the external and internal auditors and the Compliance function as and when required
- Lead the identification, assessment and measurement of the Bank's credit risks at the transactional and overall portfolio level
- Build and maintain strong and effective relationship with the all other related units to achieve the section's goals/ objectives

QUALIFICATION AND EXPERIENCE REQUIREMENTS

- 10 years' experience in banking 5 of which should be in credit and at least 5 years in senior management
- University degree preferably in Economics, Finance or Business Administration with a strong foundation in statistics
- Minimum of 10 years' experience in banking, across a cross section of products and business types
- Familiarity with accounting standards, not only with regard to client financials and their analysis, but also with regard to the treatment and reflection of business/product types
- Good command over organisational activities and associated risks, both at a micro and overview level, and the ability to prepare and present policies governing the same
- Strong analytical and interpreting skills on exposures data, and related market/economy knowledge, so as to discern and present risks
- Strong presentational skills, and the ability to effectively relate with external and internal parties, in obtaining data/information/views, and the dissemination of policy prescriptions and credit risk management recommendation