

VACANCY



Job Title: HEAD OF CREDIT

Reporting to: MANAGING DIRECTOR/CEO

Job Summary

To manage the Credit function of the Bank through; ensuring sound risk asset quality and a prudent credit culture throughout the lending units, while ensuring that the credit process is responsive to customer needs and credit losses/collection costs are minimized, provide an independent third party assessment of credit and business risks of the Bank and, ensure seamless disbursement and documentation of approved facilities.

Major Duties and Responsibilities

- Responsible for overall supervision of activities, administration and efficient daily operations of the Credit department in accordance with the Bank's policies and statutory regulations.
- To review, appraise and/or approve loan facilities as provided for, and in accordance with the Credit Policy as approved by the Board of Directors.
- Provide leadership to grow and maintain a profitable credit portfolio for the institution.
- Ensure the Bank's compliance with all regulatory requirements in the areas of credit, including compliance with lending limits, concentration, non-performance, classification, provision and writing off of debts.
- Implementation of new and effective dimensions on portfolio risk management especially in line with Bank's growth strategy.
- Attend Management and Board Credit Committee meetings for making decisions on the Bank's credit portfolio.
- Regular reviews of the Bank's credit portfolio to recommend /implement relevant strategic changes.
- Review annually, the Bank's Credit policies, procedures and recommend /implement changes where appropriate.
- Responsible for overall profitability of the portfolio by ensuring optimum pricing of risk asset proposals.
- Maintain the Management Credit Committee secretariat while ensuring that credit decisions are promptly executed.
- Provide necessary guidance and leadership to the Credit team to ensure effective execution of the Bank's activities.

Qualifications, Skills and experience

- Minimum of a Bachelor's Degree or its equivalent in related course.
- A Master's Degree in a relevant field, Professional banking, Insurance and Accounting qualification will give an added advantage.
- A minimum of 12 years banking experience with not less than 5 years in a senior managerial position in core credit operations.
- The candidate should be ready to undergo the mandatory fit and proper test by the Bank of Uganda.
- Ability to handle a diverse loan portfolio and customer base.
- Excellent organization, communication, delegation, performance management leadership and Team building experience skills and training.
- Deep understanding of credit risk management trends in the local and international financial services industry.
- Strong organizational and people management skills.

All interested candidates who meet the criteria indicated above are requested to send their applications, and updated Curriculum Vitae to the following email: recruit@orient-bank.com

Deadline is Thursday, 11th June, 2020 at 5:00pm