

CAREER OPPORTUNITY

RETAIL & COMMERCIAL BANKING UNIT CREDIT OFFICER

Applications are hereby invited for the position of Credit Officer in the Retail & Commercial Banking Unit. Résumés should be submitted to The Manager – Human Resources, on or before February 5th, 2024.

JOB SUMMARY

The incumbent will be responsible for satisfying the banking needs of commercial customers in the achievement of their financial goals, as well as expanding the assigned portfolio of accounts which also includes mortgage loans, to generate new business through external marketing.

DUTIES AND RESPONSIBILITIES

- Support the Branch Manager in the development of Annual Business Plans, as well as the execution of the approved plans in order to achieve the assigned Branch targets.
- Work along with the Branch Manager in the planning, development and execution of the Branch Sales Strategy.
- Analyze and monitor the operational/financial performance of the Branch to ensure overall growth is attained and the budgeted profitability is achieved. Where deficiencies are evident, implement corrective action as deemed necessary.
- Review the needs of a portfolio of commercial customers while ensuring that all efforts are made to increase the volume of business, which also includes assessing any associated risks.
- Engage actively in marketing and cross-selling the Group's products & services as well as creates new business opportunities by conducting interviews for individuals and businesses at various locations, to increase market share and achieve assigned targets.
- Conduct cold calls on a daily basis along with other defined sales strategies to ensure the sales pipeline is maintained and branch targets are met.
- Conduct regular visits to prospective and existing assigned commercial customers to ensure that their business needs are satisfied, while developing & maintaining business relationships, increasing market share and confirming business operations.
- Conduct relevant site visits on properties held as security.
- Interview customers for credit facilities which also includes conducting credit enquiries via various media, performing credit assessments, while ensuring that supporting documentary requirements are met, etc.
- Perform detailed financial analyses on commercial credit applications and prepares written credit proposals.
- Recommend credit facilities for approval and approves loans within delegated authorized limits.
- Review all credit applications prepared on behalf of the Branch for approval or approves loans within delegated authorized limits.
- Authorize the payment of cheques in excess of overdraft limits as per delegated authority.
- Conduct a review of existing and new customers to determine the Declaration Source of Funds exempt limit to be assigned on an annual basis.
- Perform annual credit reviews on assigned accounts and prepares related proposals for approval on a timely basis.
- Liaise and follow up with customers to ensure regularization of delinquent accounts which also includes taking the necessary action for recovery where applicable.
- Provide credit support to the Loans Officers to ensure the quality of the portfolio is maintained.
- Respond to customers' requests, enquiries, incoming and outgoing calls, both local and foreign, in a courteous and timely manner consistent with operating standards and escalation to Manager where necessary.
- Complete special projects and other related activities as assigned by the Manager.

QUALIFICATIONS AND EXPERIENCE

- Degree in Business Management or any equivalent qualifications from an accredited institution.
- A minimum of three (3) years credit experience in a financial institution inclusive of experience in commercial credit and supervisory exposure.
- Strong supervisory, conflict resolution and team building skills.
- Strong oral and written communication, time management and presentation skills.
- Strong interpersonal, cross-selling and interviewing skills.
- Analytical, conceptual, research, negotiating and problem solving skills.
- Ability to use initiative, work independently and exercise sound judgment.
- Ability to read, analyze, interpret, and use complex / financial documents and forms.
- Professional deportment.
- Proficiency in Microsoft Office Suite.
- Knowledge of the Group's Operating Software Systems, Products and Services.

