**MANAGER - CREDIT ADMINISTRATION**

***JOB PROFILE SUMMARY***

Reporting to the Head of Credit Administration, the Manager-Credit Administration will act as the first point of contact for credit dept of the individual banks, shall be handling the Credit Management and Monitoring Function. The main duties will also include providing administrative support to the Credit Administration functions.

***DUTIES & RESPONSIBILITIES***

**Primary Objectives**

* Set up and manage the Credit Management and Monitoring Function for FMBcapital Holdings Group’s centralised Credit Administration function for the benefit of every Bank in the Group

**Strategic Support Services:**

* Collaboration between Business and Credit on the design of the Credit Management/ Monitoring process and function:-
	+ Monitoring of Security Documents,
	+ Monitoring of Covenants,
	+ Monitoring of Arrears and Excesses.
* IFRS 9 Provisioning throughout the Group,
* Monitoring of Recovery,
* Credit Reporting (Internal, Regulatory and Group)
* Sharing of best practice and standardisation of Credit Management and Monitoring processes and practices
* Credit data management best practice, standardisation and implementation
* Operationalising country specific central bank regulation, directives and financial services legislation and industry initiatives
* Engagement with external service providers to Banks in the Group
* Contribute to team effort by accomplishing related results as needed
* Any other cognate duties as and when required

**Transactional Services**

* Regulatory and accounting provision calculations
* Training
* Data maintenance
* Reporting

**Participation in internal and external audits by auditors and regulatory bodies**

***QUALIFICATIONS & SKILLS REQUIRED***

* At least an Undergraduate qualification in Management, Finance, Accounting or any other related field
* 5 years Banking Experience in Banking Sector, Credit Administration or Credit Underwriting
* A previous working experience using a Credit Workflow System/ Loan Origination System would be a definite advantage.
* Sound knowledge of office procedures and proficiency in MS office with expertise in Excel and Powerpoint
* Strong planning and organisation skills with a problem-solving attitude
* Excellent written and verbal communication skills
* Detail oriented and comfortable working in a fast-paced office environment