


**Exciting Opportunity!**

<b>Job Title:</b>	General Manager - Credit Risk Management
<b>Reports to:</b>	Managing Director
<b>Division:</b>	Credit Risk Management
<b>Organization:</b>	
<b>Application Details:</b>	Please send your cover letter, CV, and Transcripts to vkatungye@steadmanglobal.com before the end of day Thursday 28th July 2022

**1. About NCBA Bank**

NCBA Bank Uganda is a retail financial services provider in Uganda, focusing on meeting the banking needs of small and medium enterprises and large corporations. Formed by a merger of NIC Bank and CBA Bank, it is one of the largest banking institutions in East Africa and aims to be a true market leader in Corporate Banking, Asset Finance, and Digital Banking

**2. The Position**

This is a Senior Management position whose holder should be a credit professional responsible for ensuring that the Credit Risk function achieves its objectives of facilitating revenue generation, managing impairment, improving the risk control environment and delivery of business enablers within Credit Risk.

**3. Key Responsibilities**

The responsibilities for this role include:

- i. Minimize exposures and impacts of risks associated with Portfolio Management through prudent lending and monitoring (PAR, NPL & Provisions Management - Financial asset / credit quality metrics).
- ii. Regular review of performance indicators / metrics on loan book to identify any causes of concern arising from credit decisions.
- iii. Other functional Cost to budget targets.
- iv. Build and maintain positive working relationships with all levels of staff, to ensure effective problem and issue resolution.
- v. Develop a strong team, skills and culture around within the unit and the stakeholder teams.
- vi. Turnaround time standards or benchmarks for decisions on Business credit applications i.e:
  - Service Level Agreement (SLA) / Turn-Around Time (TAT)
  - Customer Satisfaction Index (CSI) benchmarks
- vii. Contribute in setting the Credit risk appetite
- viii. Continuously review the appropriateness of the chosen credit strategies in the light of any changes in the market place, competitors' activities and the business environment.
- ix. Ensure all credit policies and guidelines are reviewed annually, monitor adherence to policy, update all amendments and track and report any policy exceptions.

- x. Ensure all credit processes/procedures are well documented, reviewed at least annually, or earlier if need be and are updated to seal / remedy gaps noted in audit findings & compliance checks.
- xi. Review new Credit products and ensure monitoring and review of existing credit products performance is periodically conducted and any emergent issues and potential risks are addressed.
- xii. Ensure periodic monitoring and regular review of credit modelling tools i.e. score cards, grading models, Risk Acceptance Criteria (RAC) etc. to address any emergent issues and potential risks.
- xiii. Ensure exceptions are reviewed and tracked to ensure they are operating within approved standards.
- xiv. Ensure that the necessary controls are in place to address the risks encountered during the credit life cycle from origination, evaluation, documentation, account management and collections, via conducting periodic / random quality sample checks.
- xv. Ensure the credit certification program content is periodically reviewed, stakeholders have been trained and the content is relevant.
- xvi. Track all credit related projects and work with internal and external resources to ensure timely delivery.
- xvii. Ensure all Regulatory and Compliance issues are tracked and closed on time for the unit.
- xviii. Ensure the monthly reports are tabled at the required forums/committees, and where necessary that approval is obtained from the appropriate sanctioning body.
- xix. Maintain professional and technical knowledge by attending and contributing to training programmes, educational workshops, reviewing professional publications, establishing personal networks, participating in professional structures & studies
- xx. Be self-driven and directed. Build excellence in coaching, problem solving, Presentation, communication and writing skills.
- xxi. Provide constructive leadership, coaching and advice to subordinates.
- xxii. Implementation of change for improvement in credit management.
- xxiii. Performance Management