

50-H3  
2/8/2021  
**POSITION : CREDIT ADMINISTRATOR**  
**REPORTS TO : RISK MANAGER**



**JOB PURPOSE**

To perform Credit Risk Administration custodial / clerk and monitoring function effectively and ensure that there are no lapses in Credit documentation safekeeping and monitoring.

**KEY RESPONSIBILITIES**

- Obtain Security Documents as per approval terms and conditions and ensuring the same are submitted to legal for registration.
- To ensure proper safe Custody, proper maintenance of all security documents placed on the respective files. (Responsible for the filling room, filling and culling of all credit files).
- Ensure the periodic review of all legal documents with the Legal department.
- Making copies of registered documents from legal and ensuring the same are put in respective files.
- Using the advances plus platform to follow up with RM/ROs on ticklers that have expired or about to expire so that none is outstanding.
- Update the advances plus platform on a daily basis to ensure that it has the correct data.
- Attend to the various customer queries regarding Credit facilities within the agreed turnaround times.
- Prepare daily, weekly, monthly reports and or as and when required on alerts that are outstanding. To ensure that the reports are accurate and submitted in a timely manner.
- Prepare monthly CRB reports and review / update all credit reports on the Credit Reference Bureau.
- Ensure compliance with the conditions precedent to approval and covenant monitoring i.e. (Insurance, Valuation, Account Turnover, Deferrals, CAs, Collateral Inspection).
- Maintaining of the CA, PP and Security document register.
- Maintaining Credit file movement register.
- To send daily excesses, loan in arrears and TOD reports to ensure that the loan book does not deteriorate.
- Preparation and review of credit files and preparation of avancement tickets.
- To conduct inspection on collateral to be taken as security in the bank.
- Ensuring that all files taken by RMs are returned back to the filling daily.
- Any other duties that may be assigned.

**A SUITABLY QUALIFIED CANDIDATE SHOULD HAVE:**

- Minimum 2 years banking experience.
- Practical experience in use of relevant MS Office applications.
- University degree in business related areas or equivalent.

**Skills, Capabilities & Personal attributes**

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- Technical skills to effectively perform the credit administration activities / tasks in a manner that will consistently produce high quality of service.
- Knowledge and effective application of all relevant banking policies, processes, procedures and guidance to consistently achieve required compliance standards or benchmarks.
- Self-empowerment to enable development of open communication, teamwork and trust that are needed to support performance and customer service-oriented culture.
- Initiative and decision-making techniques aimed at resolving and proposing solutions to the various challenges in credit administration.

**HOW TO APPLY:**

Interested candidates for the above positions should submit their application and updated CV to: [hrrcruitment@ecobank.com](mailto:hrrcruitment@ecobank.com) no later than 21<sup>st</sup> August 2021. **Only shortlisted candidates will be contacted.**

