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JOB PROFILE

Job Title	Credit Officer
Reporting to	Operations Manager/ Head of Credit
Location	Juba with light travel to the field/ branches
Grade/ Position Type	Permanent
Direct Reports	-



Background

Kush Bank Plc, established in 2012, is a fully licensed commercial bank, capitalized per the Bank of South Sudan requirements. Since commencing operations, the Bank has become recognized as a trusted operator in the financial services sector and a stable partner to clients. We provide innovative and timely solutions to meet the unique requirements of organizations operating within South Sudan.

The Bank's mission is to offer a complete financial solution to partners through quality products and services, profitable financing solutions, innovative technology, and a knowledgeable, responsive team.

In the current bank strategy, the envisioned success, expansion, and growth require a functional team whose efforts are complemented by competitive remuneration, employee benefits, and a conducive work environment. Therefore, the Operations Department needs a Credit Officer to oversee the Bank's credit portfolio and provide business and credit performance reports to the Senior Management through the credit risk committee.

Role Summary

Reporting to the Operations Manager, the job holder will handle various interrelated activities, including credit portfolio administration, monitoring, and control to ensure that all loans and facilities are appropriately serviced; prepare and file all regulatory and other management reports regularly plus any ad hoc MIS requirements. Additionally, the job holder will provide the Credit Risk Management Committee with an adequate decision support system by availing complete and relevant reports that are also timely, accurate, and consistent.

Therefore, the job holder must demonstrate their ability to achieve set collections and A/R results while paving the way to (and maintaining) healthy, lasting relationships with customers. In addition, the incumbent must have demonstrated experience and results in the key performance areas through effective communication, report compilation, writing, and presentation.

Roles & Responsibilities

Key Responsibilities

1. Bank of South Sudan (BSS) Reports & Preparation of Management Reports (20%)

- Ensure all Monthly, Quarterly BSS reports, and Credit Management review reports are compiled in good time within the agreed SLAs with finance.
- Ensure no penalties are levied to the Bank due to non-compliance with BSS reporting and/ or inaccuracy of reports.
- Ensure discounted security amounts conform to BSS requirements and guidelines.

- Ensure timely and accurate compilation of all Credit Risk BSS returns.
- Prepare schedules of the Banks provisions and interest suspended for non-performing loans and ensure that it ties to the Finance General Ledger.
- Ensure Credit Risk Review Management reports are informative, quality, consistent, timely, and geared to decision-making.

2. Monitoring Early Alert and Monitoring of up to 90 days past due advances (20%)

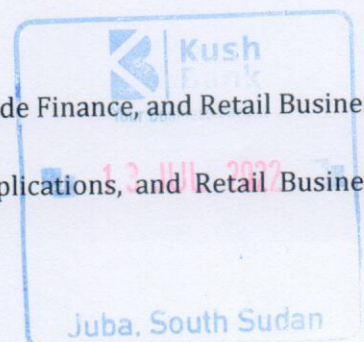
- To ensure that all accounts determined for early alert/ watchlist have been included in the Watchlist reports for monitoring and review and also implement the subsequent recommendations as directed by the Head of Credit Risk.
- Ensure the overdue loan statuses are included in Watchlist reports for monitoring regularly.
- Monitor loan payments from the due date and circulate arrears schedule to Business Units every week and the Credit Management Meeting with downgrading and recovery proposals by the 25th of every month.
- Review Risk classification and any proposal for downgrading from substandard to doubtful to be reported to the Recoveries Manager for Bank bad debts and the legal officer in charge as is appropriate.
- Ensure provisions are passed on the Core Banking system correctly and to the right GLs and clients' accounts.
- All accounts up to substandard to be monitored for action and report presented by 5th.
- Produce Overdue Loans Report from the system on the 1st working day of every month and subsequently daily for circulation
- Follow up to obtain documented findings report to reclassify and/ or provisioning as appropriate
- Circulate the monthly Credit Reference Bureau Listings by the 5th for approval by the Senior Management Credit Committee and Risk and Compliance, Business Units, and Head, Banking Operations for their information.
- Ensure that the Non-Performing Accounts discounting schedule with provisions proposals is circulated by the 25th of each month.
- Risk re-grading and updating the Early Alert/ Watchlist accounts per BSS guidelines and Committee recommendations.

3. Overdrawn/ Excess Reporting/Regularization reports (20%)

- Process Encroachments report from the system and circulate to Business Units, Relationship Managers, and Business Development Management daily for follow-up on regularisation.
- Maintain a diary system to monitor expired facilities and pursue renewals.
- Follow up with the Business units on expired limits.
- Recommend suitable remedial action on classified OD accounts.
- Ensure that a report on expired limits is provided weekly and by the 5th of every month.
- Review OD accounts for downgrading to substandard with possible remedial action.
- Diarise approved excess memorandum and ensure communication at least one day before the expected regularisation date. The same must be circulated to the BM/ RM to confirm whether it has been regularised. If not, advise the Head of Banking Operations for further direction.

4. Proportion/Process Consolidation (40%)

- Assess/ analyze credit proposals from Branches, Credit Applications, Trade Finance, and Retail Business for a recommendation.
- Appraise and recommend credit proposals from Branches, Credit Applications, and Retail Business section and ensure no unauthorized overdrafts/ excesses



- Ensure that all credit proposals submitted to comply with credit policy guidelines and where there are breaches of policy, these have been identified and mitigated and approval obtained from the appropriate approving authority
- Review prevailing economic trends, and risk ratings, and apply the same in the appraisal process
- Establish effective communication relationships with internal customers and other supporting personnel based on accuracy, responsiveness, and turnaround time of credit applications
- Ensure feedback on queries and complaints is given and escalation of issues raising concern to the Head, Banking Operations for both internal and external customers
- Maintain all Credit registers, i.e., Credit Application Register, Credit Approval Registers, and ensure feedback on Credit applications is communicated promptly.
- Updating of Credit Reference Bureau Monthly reports and Daily reports
- Meet with clients interested in taking out a loan and provide them with the necessary information to start the loan application process.
- Collect the needed financial documentation and assess the clients' creditworthiness.
- Calculate and analyze the risk ratios of clients based on their credit score and financial history.
- Set up payment plans for clients explaining the monthly installments, interest rates, and other costs.
- Manage loan renewals by organizing follow-up meetings with clients.
- Monitor the progress of the loan application process and relaying any hindrances to clients.
- Ensure that loan applications align with the company's financial policies, state laws, and regulations.
- Monitoring financial markets to identify emerging risks and opportunities for the company
- Evaluating customer creditworthiness based on financial history, the current status of debts, and financial assets
- Scheduling payments, collecting payments, and monitoring delinquencies on accounts receivable to collect outstanding balances from customers

Key Result Areas & Performance Indicators

The incumbent shall be assessed on the following metrics:

- Timely resolution of customer applications and outstanding credit issues
- Accuracy of reports and customer records/ documents
- Adherence to standard operating procedures, Bank of South Sudan requirements
- Cost reduction through loan portfolio management
- Average Age of Debt portfolio
- Collection Effectiveness Index (CEI), i.e., the amount of debt collected in a given period compared to the amount of receivables that were available for collection in that period.



Academic & Work Experience

- Bachelor's degree in finance, banking, economics, statistics, business administration, accounting, or any other related field
- CPA certification will be an added advantage
- 2-3 years' work experience in credit finance
- Demonstrate knowledge of loan application procedures and best lending practices according to BoSS banking and credit requirements

Competencies, Skills & Abilities

Skills

- Strong communication, interpersonal, and presentation skills
- Proven customer service experience
- Collaboration and Negotiation skills
- Problem-solving, analytical, and organizational skills
- Time Management skills



- High proficiency in applying computer (MS-Office and financial management software) skills
- Excellent organizational skills

Competencies

- Ability to work on own initiative, meet tight deadlines, and balance priorities to achieve results
- Emotional Intelligence
- Strong ethical behavior and the ability to work with sensitive financial information

Abilities

- Team Player
- Proactive and takes initiative
- Results-oriented and drives change
- Remains calm under pressure
- Creative and Innovative
- Committed to continuous learning and development
- Working with tight deadlines
- Embraces cultural diversity

Key Relationships

Direct Reports to this Role: None

Internal Contacts: Finance, Sales, Marketing & Operations

External Contacts: Bank of South Sudan, Customers



This position is open to qualified South Sudanese candidates exclusively. If you have the above-required competencies, please send your CV, copies of Academic Documents, and an engaging letter by August 2nd, 2022, through info@kushbankss.com or hand-deliver your application to Kush bank KonyoKonyo Office, Opposite Juba City Council.

Due to the urgency of filling this position, applications will be reviewed as they come, and only shortlisted applications will be contacted.

