

POSITION: CREDIT OPERATIONS OFFICER - INPUTTER

DEPARTMENT: CREDIT ADMINISTRATION UNIT

REPORTS TO: TEAM LEADER CREDIT OPERATIONS

JOB PURPOSE STATEMENT

Originates disbursement of credit facilities for all business segments namely Personal Banking (PB), Small Medium Enterprises (SME), Corporate and CBAT on syndicated loans while ensuring absolute data integrity since the data captured form strong basis for portfolio and financial performance analyses. Additionally, carry out query management related to credit facilities data input in liaison with Information Technology (IT) Department, Service Delivery Managers/Officers (SDM/SDO) and Account Relationship Managers (ARM).

KEY RESPONSIBILITIES

- Originates all core banking systems (T24) data input (loan disbursements, overdraft and non-funded facilities marking and static data amendments) being in conformance with Facility Maintenance Memo (FMM) within the provided Turn Around Time (TAT) (50%)
- Ensures that there are no losses on income streams by accurately collecting facility fees, commissions and other charges as per approval as contained in the FMM (20%)
- Absolute adherence to signed off Process and Procedure Manual, T24 Manual or formally escalates any gaps noted to line Manager, IT or EPM prior inputting any data into live system without resolution confirmation (20%)
- Consistency in adherence to and effective application of established credit administration systems (policies, processes, and tools) to achieve optimal compliance, efficiency and cost containment (10%)

COMPETENCE REQUIREMENTS

- Absolute knowledge in credit facilities pricing models and product knowledge.
- Numerical skills extended to good understanding of compounded interest computation.
- Sufficient knowledge and understanding of core banking system, T24 (credit and operations modules/menus) and other peripheral systems (Credit Quest etc.)
- Interpersonal skills to effectively communicate with and manage expectations of customers and other stake holders.
- Knowledge and effective application of all relevant banking policies, processes, procedures and guidance to consistently achieve required compliance standards or benchmarks
- Planning and organizing skills for effective planning and execution of tasks and projects within timeframes.
- Good written and oral communication skills
- Quality orientation to ensure consistency in adhering and uphold performance standards for SLAs and quality of documentation.
- Considerate understanding of certain functions departments namely Operations, EPM, IT, Treasury and Trade Services.

QUALIFICATIONS AND EXPERIENCE REQUIREMENTS

- University Degree - Upper 2nd Class honors or equivalent
- Five (5) years banking experience with 2 years in credit operations and systems role.
- One (1) T24 usage of Credit and Operations Modules.
- Practical experience in use of relevant MS Office application.