

Job Title:	Officer, Retail Credit Approvals	Reports to:	Manager, Asset Finance Credit Approvals
Unit:	Credit Approvals Department	Department:	Credit Risk Division
Grade:	Band 3	Date:	Jan 2025
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement
The holder should be a credit professional responsible for ensuring that the Credit Risk function achieves its objectives of facilitating revenue generation, quality loan, improving the credit risk control environment and delivery of business enablers within Credit Risk.

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting <i>(to add up to 100%)</i>	Output
Financial	36	<ul style="list-style-type: none"> Ensure that Retail and Asset Finance provisions are maintained at the prescribed and budgeted level by minimizing the risk of loss/ bad debts through prudent lending practices and pro-active management of Early Warning Signs on accounts. Maintain quality Retail and Asset finance loan portfolio in line with set benchmarks for the Performing, Watch and NPL book Regular review of performance indicators (including First Instalment Defaults and Early Indicators) on the SME / BB portfolio to identify any causes of concern arising from credit decisions. Obtain and review appropriate and timely MIS on excesses and loans in arrears for purposes of pro-actively managing exposures with minimal loss to the bank. This will include periodical reviews with RMs/ROs for purposes of un-banking/ securitizing or at worst down-grading the accounts where appropriate. Adhere to departmental cost/budget targets. Identify, cross-sell, and exploit available opportunities that will translate to increased business and revenue growth.
Internal business processes	34	<p>Appraisal of credit requests</p> <ul style="list-style-type: none"> Assess/analyse credit proposals from Retail and Asset Finance and approve the ones within delegated authority and submit the ones above delegated authority to the appropriate approval authority with support/necessary comments. Ensuring that all credit proposals submitted comply with credit policy/CBK prudential guidelines and

		<p>where there are breaches of policy, these have been identified and mitigated and approval obtained from the appropriate approving authority.</p> <ul style="list-style-type: none"> • Reviewing of Retail / Asset Finance Policies/Procedures/Templates/Models & Product Programs to ensure they are consistent with prudent & agreed credit practices and with Central Bank of Kenya prudential guidelines. • Ensure a consistent approach in assessing Retail / Asset Finance limits by developing/reviewing relevant risk assessment templates for use by the business. • Provide a high level of service to the internal customer based on accuracy, responsiveness and turnaround time (TAT). • Ensure that the Department's Risk & Control Self Assessments (RCSAs) are done in line with the SLA in place. <p><u>Others</u></p> <ul style="list-style-type: none"> • Regular stakeholder training and capacity development • Achieve satisfactory ratings and outcomes from Internal Audit and Enterprise Risk Management / Quality Assurance
Customer	25	<ul style="list-style-type: none"> • Improve departmental Net Promoter Score (NPS). • SLA Achievements – comply to set departmental SLA. • Improve Customer Satisfaction Index.
People and culture	5	<p><u>Build a High Performance Employee Culture</u></p> <ul style="list-style-type: none"> • Employee Engagement Index – 70% (EE Survey) • Employee satisfaction benchmarks • Leave Management • Continuous learning and training.

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	None
Indirect Reports	None

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal	External <ul style="list-style-type: none"> • Credit Reference Bureaus • Valuers

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<ul style="list-style-type: none"> • Business units –Retail banking (personal and SME banking), asset finance, NCBA leasing, Digital Business • Operations units – credit operations Unit • BRS , CRAG, Legal • HR 	<ul style="list-style-type: none"> • Industry Associations • External Auditors • CBK Inspectors • Tracking companies • Industry Associations-Motor vehicle dealers and Insurance companies. • Other Banks
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Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make (Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.

Operational

Work cycle and impact: time horizon and nature of impact (Planning)

(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)

Long Term Planning | 1 – 5 year – Alignment of job role to the bank's strategic cycle

Short Term Planning | Daily/Weekly – Approvals, Portfolio management (PAR/NPL)

NCBA Values

- Driven - We are **passionate**, make **bold decisions** and **learn** from our failures. We seek **new challenges** and appreciate **different views** constantly raising the bar. We explore our **full potential**.
- Open - Our interactions are **candid, honest** and **transparent**. We **listen** to each other and our clients. We are **inclusive** and always **respect** each other.
- Responsive – We put our **customer's interests** at the heart of all that we do. We are **proactive, act quickly** and **resolutely** to deliver results. We keep it **simple** and seek new ways to **improve**.
- Trusted - As a **trusted partner** we do what is morally right always. We keep our **word**. We are accountable and **believe** in each other.

Ideal Job Specifications

Academic:

- Relevant undergraduate degree
- Appropriate Masters Level or Post Graduate Qualification

Professional:

- Relevant professional qualification in Banking, accountancy, credit / risk management

Desired work experience:

Ideal Job Specifications

- A minimum of 3-4 years of experience in Credit Risk Management, other relevant areas of practice preferably in the Banking sector out of which 1-2 years should be at credit analysis or credit risk.
- Exposure to credit, market and operational risk dimensions, Basel implementation, IFRS 9 implementation, ICAAP etc.
- Econometric experience (e.g., competence in understanding key macro drivers of credit risk, customer behaviour and lending strategy)
- The ability to conduct complex risk analyses and provide senior management with business insights of consumer credit quality and behaviour trends, and portfolio performance.
- Strong communication skills (written and oral) and the ability to articulate complex issues at an intuitive level to a non-risk audience
- Ability to think creatively - to challenge the norm and drive through solutions in the face of adversity and challenge.

Ideal Job competencies

Technical Competencies	
Financial Acumen	<p>Able to analyze and interpret financial data to make appropriate business suggestions and decisions.</p> <p>Understands the connection between operations and financial performance.</p>
Product Knowledge	<p>Broad based working knowledge of all products offered by the bank (breadth and depth).</p> <p>Ability to combine different product offering to create a value-adding solutions for customers.</p>
Industry Knowledge	<p>Accepted and embedded in the industry within customer, regulatory, supplier, distributor, government, space through multiple level of engagement through industry bodies, forums, etc.</p> <p>In tune with anticipated developments within the industry and is positioned to influence the same for the benefit of the institution.</p>
Credit Analysis	<p>Proficient in undertaking a comprehensive credit analysis including but not limited to industry/market, /competitor risk; management/owner risk, financial statement analysis, cash flow analysis, etc., to determine the customers; creditworthiness, assigning appropriate risk rating as per the credit policy, and proposing the most appropriate loan structure to address the customers' needs matched to the repayment sources and collateral cover.</p>
Behavioural Competencies	
Personal Ethics	<p>Must be honest, fair and just with self and others, and demonstrates integrity in work and business contacts.</p>

Behavioural Competencies	
Follow Through	Consistently follows through on commitments and promises with an appropriate sense of urgency, completing them in a timely and reliable manner. Follows up with customers to ensure that they are satisfied.
Networking Skills	Continuously builds and strengthens networks for the institution within all spheres of the economy within the region; at all levels of commerce, government, society, etc.
Negotiation Skills	The ability to gain agreement and attain a middle ground solution when discussing with others.
Decisive & Initiator	Takes responsibility for actions, projects and people. Able to take initiative and work under own direction. Initiates and generates activity and introduces changes into work processes and is able to make quick, clear decisions which may include tough choices or considered risks.

This JD is signed-off with reference having been made to the organisation's core values and aligned competencies against these values.