

CAREER OPPORTUNITY



Retail & Commercial Banking Unit Lending Officer

Applications are hereby invited for the position of Lending Officer – Retail & Commercial Banking. Résumés should be submitted to The Manager – Human Resources via humanresources@firstcitizensbb.com on or before **December 16, 2024**

JOB SUMMARY

The incumbent will be responsible for providing credit services to retail customers in the achievement of their financial goals and performing post-loan administration. He/She will also be responsible for generating new business and the achievement of assigned targets through actively marketing the Group's products and services.

He/She will be responsible for performing all duties and functions with due care, attention, confidentiality and integrity consistent with the Group's policies and procedures, health and safety standards and business continuity responsibilities while delivering 'Best-In-Class' customer service at all times.

KEY DUTIES AND RESPONSIBILITIES

- Markets and cross sells the Group's products and services and creates new business opportunities by conducting interviews and group presentations for individuals and business at various locations to achieve assigned targets
- Provides input in the development of the Branch market plan as required
- Interviews customers for personal loans and credit facilities, which also includes but is not limited to-:
 - Completing and analyzing credit applications
 - Conducting credit enquiries to assess credit worthiness of loan prospects
 - Preparing written proposals
 - Performing credit scoring
 - Ensuring that supporting documentary requirements are met
 - Providing post loan administrative services as required.
 - Submitting recommendations to the relevant approving authorities or granting approval of loans within delegated authorized limits.
 - Conducting site visits to clients for credit facilities.
 - Cross-selling and upselling of the Bank's products & services
- Conducts regular visits to prospective and existing customers to ensure that their business needs are satisfied while developing and maintaining business relationships to increase the market share as required
- Builds and manages customer relationships in order to understand their needs through product solutions and deliver superior customer service in accordance with the customer service standards of the Bank/Group
- Develops and maintains knowledge of each banking relationship with particular attention on the nature and progress of business and its ongoing financial position, as well as a Bank and competitor services, credit terms and conditions

- Supports the effective monitoring of delinquent portfolio ensuring that the portfolio remains within the Benchmark
- Builds and maintains harmonious working relationships with key personnel of companies and provide personal banking services, as applicable
- Responds promptly and effectively to internal and external customer requests
- Participates in the growth of the unit by developing and maintaining full knowledge and understanding of the Bank's products and services and an awareness of competitor products and services
- Markets new business along with expanding the existing base
- Provides input in researching business prospects
- Liaises with Unit Managers in connection with clarifications relating to the credit submission
- Liaises with attorneys (re clarification on legal matters)
- Liaises with external agencies regarding data gathering for credit analysis
- Maintains current information on the industries and utilizes the information to support credit recommendations
- Recommends policy and procedure changes from time to time
- Complies and assists in the analysis and maintenance of the loan portfolio data
- Ensures compliance with Credit Policies and Procedures
- Develops and maintains a sound knowledge of financial statement analysis
- Conducts thorough and accurate analysis of financial statements and other relevant data
- Provides input in preparing credit proposals in accordance with the Bank's policy and procedures
- Completes credit reviews, prepares proposals and makes sound recommendations as required
- Maintains accounts with delegated limits by monitoring financial results and preparing interim reviews, identifying unfavourable trends or problems and reporting to the supervisor with appropriate recommendations
- Reviews and completes security documentation as per credit authorization
- Responsible for designated overdraft accounts, initiates and recommends effective corrective action, as required
- Prepares returns and correspondence
- Assists in the preparation of Branch daily, weekly and monthly reports and campaign reports as required
- Completes special projects and other delegated activities that may be assigned to the function
- Performs the role of an authorized Signatory as required
- Performs the role of Branch Lock-Up Officer as rostered
- Performs the role of Teller Lock-Up Officer as required
- Performs monthly random cash counts for the branch as required
- Performs any other related duties

QUALIFICATIONS AND EXPERIENCE

- Diploma in Banking and Finance or Marketing or related field.
- A minimum of four (4) years' experience in retail banking operations with two (2) years exposure to credit operations
- Understanding financial statements will be an asset
- Knowledge of credit risks and debt recovery procedures
- Knowledge of the Bank's policies and procedures
- Knowledge of securities procedures
- Knowledge of Microsoft Office Suite
- Knowledge of the Group's Operating Software Systems, Products and Services
- Strong oral and written communication and presentation skills
- Strong problem solving skills
- Strong interpersonal skills
- Excellent Customer Service skills
- Excellent time management skills
- Ability to cross sell and promote the Bank's products and services
- Ability to use initiative, work independently and exercise sound judgment
- Ability to read, analyze, interpret, and use complex/financial documents and forms
- Ability to perform well under pressure
- Professional deportment
- Numerical skills
- Attention to detail