

CAREER OPPORTUNITY



Retail & Commercial Banking Credit Officer

Applications are hereby invited for the position of Credit Officer in the Retail & Commercial Banking Unit. Résumés should be submitted to The Manager – Human Resources via humanresources@firstcitizensbb.com on or before **February 25, 2025**.

JOB SUMMARY

The incumbent will be responsible for satisfying the banking needs of Retail & Commercial customers in the achievement of their financial goals, as well as expanding the assigned portfolio of accounts which also includes consumer loans, mortgage loans and other lending and non-lending products, to generate new business through external marketing.

KEY DUTIES AND RESPONSIBILITIES

- Support the Branch Manager / Manager Credit in the development of Annual Business Plans, as well as the execution of the approved plans in order to achieve the assigned targets.
- Work along with the Branch Manager / Manager Credit in the planning, development and execution of Sales Strategy.
- Analyze and monitor the operational/financial performance of the portfolio to ensure overall growth is attained and the budgeted profitability is achieved. Where deficiencies are evident, implement corrective action as deemed necessary.
- Review the needs of a portfolio of retail & commercial customers while ensuring that all efforts are made to increase the volume of business, which also includes assessing any associated risks.
- Engage actively in marketing and cross-selling the Group's products & services as well as creates new business opportunities by conducting interviews for individuals and businesses at various locations, to increase market share and achieve assigned targets.
- Conduct cold calls on a daily basis along with other defined sales strategies to ensure the sales pipeline is maintained and branch targets are met.
- Conduct regular visits to prospective and existing assigned customers to ensure that their business needs are satisfied, while developing & maintaining business relationships, increasing market share and confirming business operations.
- Conduct relevant site visits on properties held as security.
- Interview customers for credit facilities which also includes conducting credit enquiries via various media, performing credit assessments, while ensuring that supporting documentary requirements are met, etc.
- Perform detailed financial analyses on commercial credit applications and prepares written credit proposals.
- Recommend credit facilities for approval
- Authorize the payment of cheques in excess of overdraft limits as per delegated authority.
- Conduct a review of existing and new customers to determine the Declaration Source of Funds exempt limit to be assigned on an annual basis.
- Perform annual credit reviews on assigned accounts and prepares related proposals for approval on a timely basis.
- Liaise and follow up with customers to ensure regularization of delinquent accounts which also includes taking the necessary action for recovery where applicable.
- Provide credit support to the Loans Officers to ensure the quality of the portfolio is maintained.

- Respond to customers' requests, enquiries, incoming and outgoing calls, both local and foreign, in a courteous and timely manner consistent with operating standards and escalation to Manager where necessary
- Complete special projects and other related activities as assigned by the Manager

QUALIFICATIONS AND EXPERIENCE

- Degree in Business Management or any equivalent qualifications from an accredited institution
- A minimum of three (3) years credit experience in a financial institution of which one (1) year should be in commercial credit and one (1) year supervisory exposure
- Strong supervisory, conflict resolution and team building skills
- Strong oral and written communication, time management and presentation skills
- Strong interpersonal, cross-selling and interviewing skills
- Analytical, conceptual, research, negotiating and problem solving skills
- Ability to use initiative, work independently and exercise sound judgment
- Ability to read, analyze, interpret, and use complex / financial documents and forms
- Professional deportment
- Proficiency in Microsoft Office Suite
- Knowledge of the Group's Operating Software Systems, Products and Services