



Job Description

Job Title:	Credit Administrative Officer
Department:	Risk - Credit Analysis
Reports to:	Head of Credit Analysis
Direct Reports:	None
Certified Person:	No

Purpose of role:

The incumbent will provide broad administrative support for the activities of the Credit Analysis Department, including the end-to-end management of the Committee Meeting process; assisting with audit queries, action trackers, application logs etc.; and any other duties as required by the Head of Credit Analysis (HOC).

Primary Duties and Responsibilities of Role:

- Collate, package, and dispatch information to approving authorities (Senior Management, Executive Credit Committee [ECC] Board Credit Committee [BCC] and Board) in a timely manner.
- Attend meetings, produce succinct and focused minutes of meetings (ensuring that they are free of grammatical or typographical errors).
- Follow up with the relevant Approvers/Committees on feedback for Credit Submissions and track to closure all actions arising from meetings and/or approval requests.
- Communicate Credit Decisions to relevant stakeholders including approvals/ratification lists to ECC and BCC.
- Responsible for the storage, maintenance and retrieval of all relevant documents relating to the Credit Analysis workstreams (including ECC & BCC [electronic and hard copy]).
- Collate and arrange the dispatch of information to internal and external auditors (including FBNL and Central Bank of Nigeria) as may be required.
- Establish and maintain a credit admin process manual, ensuring the manual and related systems and procedures remain relevant and fit for purpose to support the effective management and delivery of the admin function.
- Manage the requisition and timely delivery of stationery items to members of the Department and ensure that adequate supplies of replacement items are maintained (printer paper, notebooks, pens etc).
- Provide administrative support to the HOC and the Credit Analysis Team, including but not limited to:
 - Maintaining and managing the Credit Application Log.
 - Maintaining and managing the Forborne Accounts Log.
 - Maintaining and managing a log of delegated approvals for ECC notification/ ratification
 - Maintaining and managing the Credit Application Tracker (including following up status updates with CRMs).
 - Maintaining and managing the Operational Risk Monthly Returns [Risk Events & KRIs] (including following up status updates with CRMs).
 - Maintaining and managing Vendor subscription renewal schedule and user lists
 - Assisting with the strategic planning process to achieve Bank-wide goals.
 - Managing the holiday schedule for Credit Analysis Department.
 - Organizing departmental meetings and other periodic meetings, as required.



Individual Conduct Rules:

Rule 1: You must act with integrity.

Rule 2: You must act with due skill, care, and diligence.

Rule 3: You must be open and cooperative with the FCA, the PRA and other regulators.

Rule 4: You must pay due regard to the interests of customers and treat them fairly.

Rule 5: You must observe proper standards of market conduct.

Competence Requirements:

Professional/Academic Qualifications:

- A degree level education is preferred but not essential.

Experience/Knowledge/Interpersonal Skills:

- At least two (2) years' work experience in a similar capacity, preferably within financial services. An understanding of bank credit processes will be a distinct advantage.
- Ability to work flexibly and collaboratively as part of a team.
- Strong minute taking and writing skills (with proficiency in word, excel and power point).
- Strong organizational skills including the ability to work calmly under pressure to tight deadlines, plan carefully, prioritise effectively, track issues methodically and recognise when escalation is required.
- Sound attention to detail, including thoroughness and accuracy in day-to-day work and taking pride in ensuring it is of the highest standard.
- Ability to follow agreed processes, identifying improvements and escalating appropriately to ensure a cycle of continuous improvement
- Ability and willingness to learn & develop own skillset and to use your own initiative to embrace challenges both within and beyond your area of responsibility.

Languages:

Fluency in spoken and written English is essential. French is desirable.