



## **OFFRE D'EMPLOI N° 021/SB-RDC/KIN/2024**

<b>Intitulé du Poste</b>	: Manager, Credit Origination
<b>Département</b>	: Risk & Corporate Affairs
<b>Lieu d'affectation</b>	: Kinshasa
<b>Type de Contrat</b>	: CDI assorti d'une période d'essai de 6 mois

### **I. A PROPOS DE STANDARD BANK**

Standard Bank est le plus grand groupe de services financiers d'Afrique en termes de capitalisation boursière et un acteur innovant sur la scène internationale, qui offre une variété de possibilités de développement de carrière – ainsi que la possibilité de travailler aux côtés de certains des professionnels les plus talentueux et les plus motivés du secteur. Présent dans 38 pays du monde dont 20 en Afrique, c'est depuis 1992 qu'il opère en République Démocratique du Congo à la suite de l'acquisition d'ANZ Grindlays Zaire qui existait dans le pays depuis 1973.

Standard Bank RDC offre une gamme variée de produits et services par le truchement de ses diverses branches à travers la RDC via un réseau des intermédiaires (banques correspondantes). Nos clients vont des entreprises de toutes tailles aux grandes multinationales ainsi qu'aux institutions. Nous sommes passionnés par la création de croissance en Afrique.

Ainsi, afin d'apporter une valeur réelle et significative à nos clients et aux communautés que nous servons et créer un réel sentiment d'utilité, nous avons développé une expertise dans la prestation des services liés aux besoins des entreprises minières, multinationales et autres organisations internationales opérant en République Démocratique du Congo.

Nos équipes allient leur connaissance approfondie sur les conditions et déterminants du marché en RDC à l'expertise du Groupe Standard Bank opérant dans les marchés émergents aux fins de développement des solutions sur mesure répondant aux besoins de la clientèle.

### **II. JOB DESCRIPTION**

#### **JOB INFORMATION**

Job Family	: Risk Management
Reports to	: Head of Credit

#### **JOB PURPOSE**

The main function of this position is to evaluate and monitor credit risk profiles. These may be either in niche financing or per transaction within set limits. Interact with other departments with regard to credit strategy and may manage a department of staff/areas

#### **JOB FUNCTIONS**

##### **Essential Functions**

##### **Manage Credit Risk:**

- Provide the Head, Credit with management information relevant to the credit portfolio, input on the Credit strategy, input on the value-add change initiatives with respect to training, portfolio management, people management, policies, procedures, processes and products.

## Essential Functions

- Lead discussions with Relationship Managers to identify Credit risk in acquiring, business risk and critical issues for specific customers.
- Participate in the NBAC process by providing relevant credit input.
- Lead detailed and often complex negotiations, with customers regarding the agreement to, and implementation of strategy, to reduce risk that may conflict with customers aims e.g. terms and conditions of trade.
- Deliver high standards of credit quality for complex / high risk cases through the application of best practice to credit proposals. Ensure high standards of credit discipline are applied to monitoring and control activities.
- Monitor deteriorating credit profiles and repair or ensure timely referral of cases to Recoveries teams.
- Articulate credit appetites and give guidance on the structuring of deals and documents when required.
- Review credit applications prepared by credit officers to ensure quality of analysis and "fit for purpose", adding own recommendations and comments to influence approve or decline decisions (where applicable).
- Approve or recommend credit applications in line with Delegated Authority mandates and policy or refer credit applications to correct Delegated Authority i.e. Head of Credit Risk or Country Credit Risk Committee.
- Send approved Credit Applications or Sanctions Certificates to Legal for drafting of the legal statements and follow-up on long outstanding requests.
- Extract information from legal documentation, internal sanction documents and financial and non-financial covenants to populate and update the conditions of sanctions on the compliance grid
- Place sanctions on the customer's soft and hard copy files where specific conditions of sanctions are waived or varied.
- Obtain information directly or indirectly from appropriate counterparties necessary to check covenants . Check compliance with covenants and escalate any breaches to the appropriate DA.

### Monitor and control Early warning triggers

- Monitor early warning triggers and manage escalation matrices (covenant tracking sheet, covenant monitoring sheet and action excess on Adaptiv etc.).
- Establish reasons for risk exposure in excess of credit facilities across credit risk systems and take corrective action by following the referral and excess management process.
- Monitor utilisation in excess of credit facilities and manage exposure.
- Proactively research, analyse and manage data from varied sources aimed at pre-empting risks on the credit portfolio.
- Analyse management accounts and other performance information submitted by customers to track trends and early identification of warning signs and management of that data.
- Monitor and control the quality of the designated portfolio, using conditions of sanction and other contracts or conditions.
- Initiate discussions with various credit stakeholders i.e. Head of Credit, Relationship managers regarding deteriorating trends and trigger events if they give cause for concern.
- Facilitate Rapid Risk Reviews to identify potential delinquent clients early
- Conduct Post-Sanction forum along with Relationship Managers and/or Head of Coverage to ensure timely submission of pending legal documentation, expired policies and overdue covenants,
- Participate in Watchlist Committee and provide relevant input to the Regional Recoveries Team

### Manage a Portfolio of Counterparty credit risks

- Manage relationships with customers in a manner that, through professional communication of often uncomfortable messages increases customer satisfaction and enhances the Standard Bank Brand
- Identify sales opportunities, progressing these in partnership with Relationship Managers. Work with customers to resolve any complaints they raise in relation to acquiring or commercial credit issues.
- Upon successful Risk Assessment ensure full communication to Relationship Managers and/or Customers. If appropriate conduct this through a face to face meeting.
- Formulate, recommend and evaluate credit proposals by completing a comprehensive risk assessment for all new and increased facilities.
- Conduct annual risk reviews on the existing portfolio base by visiting the client and engaging with the Financial Director, Managing Director or Financial Manager. Present the risk reviews to the Country Credit Committee.
- Coordinate all applications to ensure that the post approval implementation of facilities and legal documentation is in accordance with the conditions of the sanction.
- Follow up and address non-adherence to terms and conditions of sanctions by counterparties to consider the inherent risks therein and to make recommendations as to actions to be taken to regularise or mitigate increased risks.
- Conduct industry and market risk research in relation to counterparty exposures on the underlying portfolio.
- Undertake quantitative and qualitative financial analysis to develop a comprehensive understanding of counter party risks for new or increased facilities. Conduct annual risk reviews on the existing portfolio base.
- Conduct client visits with the Relationship Manager as and when needed to acquire and provide Credit related information.



### Essential Functions

- Provide Breakdown schedule for CIB Credit Operations to load limits on Credit Management System i.e. Adaptiv system
- Maintain the client limits on the Credit management system by removing or amending client limits.
- Check the Adaptiv excesses, UNRATED and 2 days open reports and resolve any issues on a weekly basis.
- Participate in weekly in-country and fortnightly Regional CORF meetings
- Review the Unallocated excesses report from Adaptiv and refer all actions when needed
- Keep the Service Level Agreement (SLA) tracker up to date

#### Produce Credit reports

- Produce some Credit reports by collating and evaluating data and submit to the Country Credit Committee for monthly review.
- Assist to produce reports on the Bank limits including information needed, requirements, legal entities etc.
- Assist in reviews of credit summaries of Sovereign limits
- Assist in review of Credit related policies/guidelines. Ensure Credit risk data integrity is maintained.
- Review reports produced by Officers as advised by the Head: Credit

#### Lead and manage a team

- Proven ability to lead teams and develop Credit Analysts
- Demonstrate and/or develop a proactive, "Change The Bank" mindset
- Ability to influence all key stakeholders through knowledge and experience
- Identify and drive change within Credit and the Business by initiating and owning change projects

#### Loan administration and recoveries

- Assist the Head of Credit and BS&R on agreed practical deliverables around execution of Non-performing (NPL) loan strategy and ensure relevant reporting thereof
- Participate in watchlist committee and provide input on the relevant counterparties.
- In charge of Specific Debt Provision calculation on impaired facility and recommend the quantum of provisions needed to BS& R and Impairment Committee.
- Ensure data capture is done properly to ensure full compliance to Bank of Mauritius guidelines on credit impairment, classification and reporting.
- Facilitate liaison along with Legal manager with Receiver Managers and external lawyers on accounts under receivership or legal action.
- Ensure all unrecoverable debt is written off once the recovery process has been exhausted

#### Post sanction credit process

- Participate in the post sanction forum and review all excesses, unrated, overdue covenants, insurance, etc
- Provide input to Head of Credit on policies, procedures and application of regulatory guideline as and when required.
- Back up to Manager Credit Support and Operations as and when advised by Head: credit

#### Monitoring duties

- Ensure referral report is actioned on a daily basis and non authorised cheque return or approval received.
- Monitor and manage irregular accounts in core banking reports:
  - Accounts in excess of arranged limits
  - Accounts with a debit balance without arranged limits
  - Accounts in arrears
- Monitor utilization of accounts in excess of credit facilities and escalate where needed
- Monitor and action outstanding items on the weekly Credit Oversight Risk Forum (CORF) reports where required
- Assist Credit team in preparing for the Auditors/CRR and Central Bank visits

### III. REQUIREMENTS

#### QUALIFICATIONS

##### Education

Type of Qualification	Field of Study	Required / Preferred
First Degree	Finance, Accounting or any other relevant qualification as acceptable.	Required

### Work Experience

Experience	Experience Details	Required / Preferred
3-4 years	Experience in a similar Credit role with proven ability to undertake financial and credit analysis. A proven track record of operating with a personal delegated authority. Business development experience is an advantage.	Required
1-2 years	Experience in credit portfolio management (applications and transactions) Experience in credit portfolio management and preparation of credit papers for corporate clients, with particular emphasis on complex credit proposals including cash flow analysis for leveraged lending deals. Sound experience in, and knowledge of credit and compliance matters.	Required
Total number of years' experience		6 years

### BEHAVIOURAL COMPETENCIES - ESSENTIAL

Articulating Information	Is articulate in giving presentations; is eloquent and explains things well; projects social confidence when articulating information
Interacting with People	Is lively and projects enthusiasm; is talkative in making contact; is focused on interacting and networking with people
Upholding Standards	Behaves ethically and justly; is discreet and maintains confidentiality; meets commitments by acting with integrity
Resolving Conflict	Is comfortable calming upset people; handles angry individuals well; is focused on resolving conflict and arguments.
Examining Information	Analyses and processes information; asks probing questions; strives to find solutions to problems.
Checking Details	Is meticulous in finding errors; ensures accuracy by being thorough and checking details; produces high quality work by being detailed.
Showing Composure	Stays calm and relaxed during events; is not worried and tolerates stress levels; is composed in dealing with pressure
Team Working	Works participatively with others; is democratic and encourages team contributions; collaboratively involves others in decision-making
Directing People	Is comfortable leading people; coordinates and directs groups; seeks to control things.
Making Decision	Is determined and decides on actions; willingly assumes responsibility; is definitive and stands by own decisions.
Taking Action	Takes action to make things happen; uses initiative to start things up; shows drive and invests personal energy.
Team Working	Works participatively with others; is democratic and encourages team contributions; collaboratively involves others in decision-making.

### TECHNICAL COMPETENCIES

Competency Group			Governance – Risk – Compliance
Competency	Level	Competency Description	
Risk Awareness	3. Seasoned	General awareness of risk management practices in a financial services organisation.	

  

Competency Group			Lending
Competency	Level	Competency Description	
Credit Granting	3. Seasoned	The ability to assess the financial status of a customer or client to determine if they qualify for a loan based on established parameters and criteria	

Competency	Level	Competency Description
Loan Processing	3. Seasoned	The knowledge and understanding of loan granting processes including credit checks, credit scorecard completion, affordability criteria and repayment terms and conditions
Financial Statement Analysis	3. Seasoned	The ability to review balance sheets, income statements, cash flow statements and tax returns to determine the credit risk of the client.

Competency Group Consumer Banking		
Competency	Level	Competency Description
Product Related Systems	3. Seasoned	The understanding of how product applications are captured on systems and the inputs required and outputs received from the systems for customers
Portfolio Management	3. Seasoned	The knowledge and understanding essential elements and implications of portfolio management.

SCOPE		
People Management:		
	# Direct Resources Managed	# Indirect Resources Managed
Individual Contributor	None	None

  

Contact with Others	
Contacts Descriptions	Engage with Credit regarding credit applications, the completion of credit applications and the completion of credit applications. Meet with customers to understand requirements.

#### IV. COMMENT POSTULER?

Les personnes intéressées sont priées d'adresser leurs candidatures par e-mail à l'adresse électronique [info@standardbank.cd](mailto:info@standardbank.cd) en reprenant l'intitulé du poste en objet de leur e-mail. Les dossiers comprendront **uniquement** une **lettre de motivation** ainsi qu'un **Curriculum Vitae détaillé à jour en anglais** renseignant les numéros de téléphone et adresses e-mails d'au moins **trois personnes** de référence.

Seuls les candidats de nationalité congolaise remplissant les critères susmentionnés seront considérés pour la suite du processus. Il sied de préciser que les **candidatures féminines** sont vivement encouragées et que la maîtrise de l'**anglais oral et écrit** sera un élément déterminant dans la sélection des profils.

La date de clôture pour la réception des candidatures est fixée au **vendredi 1<sup>er</sup> novembre 2024 à 17h00'**.

**La Direction des Ressources Humaines**