

## **JOB DETAILS**

Job Title	Executive Manager Credit Risk
Remuneration	R1 751 988.00
Job Type Classification	Permanent
Location - Country	South Africa
Location - Province	Gauteng
Location - Town / City	Centurion
Email	<a href="mailto:recruitment@tianaconsulting.co.za">recruitment@tianaconsulting.co.za</a>

## **MAIN PURPOSE OF THE JOB**

To take full accountability and responsibility for establishing sound credit risk management function in the Bank.

Have strategic oversight of the Bank's credit risk origination, monitoring and management of lending activities.

To lead and proactively drive the credit risk management function of the Land Bank including identifying, quantifying / assessing, mitigating and managing all credit risks for the Bank. Formulates an appropriate Governance framework that monitors Credit risks.

Develops credit risk strategy for the Bank to guide risk appetite within origination. Ensure all processes governing end to end credit origination are established and oversee its implementation.

Provide leadership to ensure that the key strategic objectives are met. Responsible to manage and mitigate credit risk in the designated regions. Be responsible for adopting and optimising a best fit operational model with the appropriate finance, governance, risk frameworks and controls. Ensure alignment with the Bank's legislative frameworks such as Land Bank Act, PFMA, Environmental laws, NCA, FIC, AML and standards, policies and other related legislations to safeguard the Bank's balance sheet and manage reputational risk.

## **Key Performance Areas**

1. Develop Credit Risk Strategy in Alignment to the Corporate Plan and Risk Management Strategy
2. Oversight on the development Commercial Banking and Transformation and corporate credit policies and agricultural evaluation norms and standards
3. Governance and Credit Framework
4. Functional accountability for Credit and Investment Risk Assessment
5. Stakeholder Relationship Management

## 6. Executive Functions

## 7. Divisional and People Management

### Preferred Minimum Education and Experience

Honours degree qualification agricultural economics / Finance/Commerce/Credit Risk/Accounting

### Critical Competencies

Familiar with the relevant legislative framework and credit risk standards applicable in the lending environment

Project structuring; due diligence and credit risk management. Development finance; project and corporate finance, including credit analysis skills to enable informed interaction with Executives, Managers and Senior Staff.

- Credit Granting Policies, Norms & Procedures
- Loan management and restructuring solutions
- Credit & financial analysis
- Credit Lending Strategy and Systems

### Additional Requirements

- Extended Hours as and when required
- Travel as and when required