

CREDIT MANAGER: COMMERCIAL BANKING AND TRANSFORMATION (POLOKWANE)

Job Title	Credit Manager: Commercial Banking and Transformation (Polokwane)
Division	Risk Management
Remuneration	993 665,00
Job Type	Permanent
Location – Country	South Africa
Location – Province	Limpopo
Location - Town / City	Polokwane
Email CV to	recruitment@tianaconsulting.co.za
Closing date	10 December 2025

MAIN PURPOSE OF THE JOB

- The Credit Manager is responsible for the overall applications Commercial Banking and Transformation (CBT) assigned to their defined region as it relates to credit assessment function and credit risk management of new business, existing business and restructured accounts.
- Manage the end to end credit process of Commercial Banking and Transformation (CBT) Banking clients in order to enable Land Bank to provide sustainable financing to farmers.
- Collectively approve loans and credit limits under delegated authority within the Regional Credit Committee (RCC), and review transactions for recommendation within delegated authority mandate.
- Review and present proposal to Credit Investment Committee (CIC) and full board.
- Find innovative credit solutions for Commercial Banking and Transformation (CBT) clients in order to ensure that credit risks in this target market are adequately assessed, mitigated and controlled.
- Co-ordinate Regional Credit Committee (RCC), Provincial Credit Committee (PCC) and Pricing Committee meetings;
- Manage committee processes and adherence to set policies, and act as an information and reference point for the Chairman and other committee members.
- Manage, control and authorise tasks performed by the Credit Analysts and Credit Administrators.
- Effectively liaise and communicate with the relevant stakeholders within the Land Bank to action performance gaps and variances in the credit proposals.
- Actively provide input in the review and or improvement of the Credit Policy and Procedures in order to enhance and ensure that the legal and business requirements are met.

Key Performance Areas

1. Quality Credit Assessment and Credit Risk Management

- Ensure that all relevant information and documentation has been received from the relevant stakeholders and has all credit related matters addressed.
- Assess business and financial risk by analysing financial statements of applicants
- Research and assess the industry in which the business is associated and assess the potential risk of granting the loan

- Provide technical support to the Credit Analysts & the relevant stakeholders with respect to new loan applications
- Review credit applications for re-advancement of loans taking into consideration past operational and financial performance of applicants.
- Identify any deviation from the Account Management Policy and take remedial action.

2. Collective mandate to approve loans and credit limits under delegated authority

- Compulsory attendance of meetings by the Credit Manager as a voting member.
- Consider and recommend applications that are mandated to committee for approval, in instances where there is an exception to the approved credit policies
- Ensure a uniform application of credit policies and processes throughout the Land Bank;
- Ensure that approval of credit applications are consistent and in accordance with approved credit policies and acceptable credit risk profiles.
- Prepare for the meeting including pre-meeting reading of documents circulated prior to the meeting.

3. Manage and perform the duty of the Committee Secretariat (RCC, PCC and Pricing Committee)

- Co-ordinate Regional Credit Committee (RCC), Provincial Credit Committee (PCC) and Pricing Committee meetings.
- Manage committee processes and policies, and act as an information and reference point for the Chairman and other committee members;
- Provide Committee members advice to the Chairman all set policies, norms and processes;
- Ensure Decision forms are signed within 24 hours of a meeting being held;
- Document the decision of the committee for each matter that has been considered by the committee and ensure all members sign the decision record;
- Responsible for meeting agenda and logistics;

4. Credit Policies and Procedures

- Ensure that the quality and management of the credit portfolio being considered is in accordance with the Credit policies and procedures of the Bank
- Ensure that policies and procedures are in place to manage and control credit risk within the Land Bank;
- Identify gaps and relevance within agricultural norms as noted in the evaluation policy to make recommendations for CBT Credit policy changes.
- Provide inputs to review of the Credit policies based on insights gained through management of the credit application process
- Thorough review of applications with Provincial offices, check adherence to approved credit policies and norms, highlight deviations and suggest corrective action
- Follow up on suggested corrective actions and submit memos for approval to the relevant Credit Committee

5. Stakeholder Management

- CBT, Legal, AEA, PFMU (Partnerships) Compile relevant training materials and provide training and guidance to the relevant stakeholders on credit related matters
- Manage and respond to all allocated queries
- Responsible to build and maintain relationships within the allocated region
- Responsible to manage and provide technical support to Provincial Office in respect of credit tools.
- Visit branches as required to provide guidance, advice and feedback in terms of credit loan applications.
- Visit clients as required to assess viability and sustainability of the business prior to compilation of an application.
- Advisory service in structuring of deals to mitigate for identified risks
- Assist in projects running within a certain period.

6. Governance, recording keeping and reporting

- Attend to audit findings relating to credit applications for relevant region
- Initiate corrective action based on audit findings and monitor progress and improvements
- The following are matters that should be escalated and /or reported to the ECC monthly or more regularly if required:
 - Status of portfolio and performance against targets;
 - A summary of transactions approved by the committee;

7. People Management

- Performance Management
- Capacity Planning

Preferred Minimum Education and Experience

A relevant 3 year qualification (Degree/Diploma e.g. BCom or BTech)
BSc Agriculture degree preferable with relevant Agric credit experience

Credit management experience which includes: 5 – 8 Years

- Commercial Credit Finance/Business Banking deal structuring
- Structured trade and commodity finance
- Strong Financial and Credit Analysis and Assessment background
- Evaluation of existing business restructure
- Managing turnaround time.

Critical Competencies

- Advanced Microsoft Office
- Advanced knowledge of risk management principles
- Knowledge / Experience of compliance systems / tools
- Compliance Management Principles
- Knowledge of Compliance related legislation
- Knowledge of Business and Law Principles

- Additional Requirements Travel as and when required
- Extended hours as and when required
- Ability to handle stress successfully
- Interpersonal skills and conflict resolution
- Ability to work as a team