

Portfolio Manager Retail Credit Risk at Absa Bank Limited

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Company: JobWebKenya

Location: Kenya

Category: business-and-financial-operations

Job Description

Absa Bank Limited (Absa) is a wholly owned subsidiary of Barclays Africa Group Limited. Absa offers personal and business banking, credit cards, corporate and investment banking, wealth and investment management as well as bancassurance.

Job Purpose;

The Credit Portfolio Manager, part of the Retail Credit Risk management complement, will be responsible for overall management of assigned credit portfolios. In addition, being a managerial role, the role holder will be responsible for training and management of other colleagues in the team and the wider risk teams. The role holder will work closely with business stakeholders in sales, products, credit operations and IT to deliver portfolio objectives.

Responsibility for the quality of the Consumer Credit assigned portfolios and management of the Credit Life Cycle in aggregate, which comprises of the following Product

Planning
Credit Initiation
Account Maintenance
Retail Credit Fraud Management
Analytics and Modeling
Collections & Recoveries

Scorecard reviews

Sampling responsibility to ensure credit quality is maintained

Perform Portfolio Quality Reviews

Key Accountabilities:

Credit Risk Management Time Split 30-40%

In collaboration with the business counterparts, develop, implement and maintain credit risk strategies

Ensure the highest standards of credit quality through the sanctioning, sampling and application of best practice to credit proposals, and maintenance of these standards throughout the Credit Teams.

Review and Implementation of credit policy and processes. Feed into business and credit policy development.

Ensure adherence to Lending discretions with appropriate delegation to the Retail Credit and Credit Operations Team.

Exercise personal judgment and discretion in the evaluation and approval/decline of credit proposals.

Responsibility for personal & team adherence to governance, compliance and lending portfolio controls. Ensuring audit outcomes are satisfactory backed by conformance to policy and procedures including proactive management of agreed responsibilities for Data Integrity.

Maintain interactive relationship with relevant ARO/Group Risk/Business/Operations/Conformance Teams.

Challenge pricing and profitability models in order to maximize value. Ultimate sign off at customer level remains with Business.

Design, implement and maintain generic strategies for appropriate remedial action on poorly performing accounts in the portfolio

Business Risk Partnership & Stakeholder Management

Time Split: 30 – 40%

Work in partnership with the HoRCT to ensure that the credit team proactively anticipates & responds to (and seek to exceed) the expectations of customers. Always looking to add value.

Develop a strong Risk/COO/Consumer Business partnerships

Represent Retail Credit Risk in forums where Credit Risk is directly or indirectly impacted.

Leadership Time Split: 10 – 20 %

Be part of a highly motivated team maintaining excellent relationships within own team and wider business to ensure achievement of business goals.

Consider the training and development needs of the team and support the development and implementation of solutions.

Act as a role model and drive proactive application of Absa behaviours throughout the team including establishment of common goals and objectives.

Ensure effective performance development and succession planning for the team.

Requirements

Preferred Qualification

Business Degree in mathematical finance, actuarial science, economics, statistics

Comprehensive technical credit skills

General commercial/industry awareness

Working knowledge of risk management policies, procedures & pricing

Preferred Experience

Working knowledge of Group policies and strategies relative to the credit function

Product knowledge

Detailed understanding / fit of the vision for Risk

Working knowledge of local country structure and strategy

Leadership and performance development of a team

Managing risk and reward

Knowledge & Skills

Leadership

People management and coaching

Communications (written and oral) and presentations

Effective negotiation and influencing

Delegation

Influencing

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