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Project Manager – Mortgage at Co-operative Bank of Kenya

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Job Description

(adsbygoogle = window.adsbygoogle || []).push({}); The Co-operative Bank of Kenya Limited is incorporated in Kenya under the Company Act and is also licensed to do the business of banking under the Banking Act. The Bank was initially registered under the Co-operative Societies Act at the point of founding in . This status was retained up to and until June 27th when the Bank's Special General Meeting resolved to incorporate under the Companies Act with a view to complying with the requirements for listing on the Nairobi Stock Exchange (NSE)

The Role:

Specifically, the successful jobholder will be required to:

Review projects in property development suitable for financing bearing in mind risk/return parameters set by the bank

Monitor in collaboration with the banks business and credit risk units, progress on project implementation

Monitor the financial and operational performance of projects for early identification of potential problems as well as initiate timely remedial actions

Generate various management reports on performance of the construction loan portfolio

Handle enquiries from prospective clients that sometimes involve preliminary site visits with the RMS/PSMs

Provide guidance for the purposes of re-packaging construction/project cases to meet banks requirement

Review bank new applications for funding submitted from the department, business units or our branch network

Initiating projects disbursement memos for review by the Technical team as per the laid down policies and procedures

Benchmark the competition and advising on new product offerings and maintaining a project comparable database to assist the business in project analysis and respond to customer product complaints especially during project implementation

Maintain construction project files, that relate to customer correspondence, work in progress, approved credit request and general correspondence as well as project processing and administration

Conduct pre-appraisal reviews and communicating the findings to the business development manager and prospective clients

Review submitted project documentation that includes but not limited to titles, approved architectural drawings, structural drawings, NEMA approvals/Licenses

Conduct initial review of technical documents with a view to advice on their adequacy to proceed to technical review.

Review offer letter terms and conditions to ensure they in tandem with the envisioned mode of project implementation

Review submitted interim valuations before initiating disbursements requests

Hold meetings with clients. consultants to address issues on proposed construction projects

Conduct periodical site visits to asses projects and hold discussion with concerned parties together with the project managers

Undertake detailed appraisal report for review by the team leader and work in conjunction with the business units and project managers to write supervision reports that asses critical parameters at implementation stage Work together with various business units and the project managers to address issues arising out of the outcome of the supervision at implementation stage and monitor performance of the project

Ensure that all risk management requirements within your remit are addressed and where necessary escalated through the available defined channels

Conduct post implementation review on projects and record key learning points for dissemination with a view to improving on the bank processing procedures and risk management

Ensure strict adherence to all regulations, statutes, standards, practices and all internal processes and procedures as per the relevant manuals and comply with all relevant external legislation and regulations with regard to Compliance requirements.

Skills, Competencies and Experience:

The successful candidate will be required to have the following skills and competencies: A Bachelor's Degree in a business-related field from a recognized University with at least five years working experience in banking or in a financial institution.

Professional qualifications will be an added advantage.

Good knowledge of mortgage product and mortgage sales experience with a good appreciation of legal processes in conveyance/ land matters

Proactive, assertive and highly adaptable to change with strong analytical skills and customer centric mindset.

Personal organization and thoroughness coupled with the ability to work under minimum supervision with good Judgment skills.

Ability to analyze data, information and situations for effective work performance with excellent attention to details and quality output.

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