

LENDING DIVISION

POSITION DESCRIPTION	
POSITION: SENIOR LENDING OFFICER	DEPARTMENT: CREDIT MANAGEMENT

INCUMBENT	
REPORTS TO	General Manager Lending via Manager Credit Management
Reporting Positions:	N/A
Purpose: The position is a senior role within Lending Services responsible for the reconciliation, accounting services, and compliance of loans.	
Accountabilities: Accountabilities include: <ol style="list-style-type: none">1. Review and reconciliation of lending portfolio including admission and exit of loans is carried out in a timely manner and exceptions identified are addressed.2. Support growth of loan portfolio via timely compliance check of loans written and timely customer services via settlement, refund and other services.3. Ensure that business results within Lending Services including that of internal and external reviews are evaluated as per business objective and targets and remedial actions implemented.4. Review Lending portfolio to ensure that underwriting risks are mitigated, portfolio performance is within business parameters and new loans approved are actively translated into business results.5. Actively contribute to the Housing Authority corporate activities where required and any ad hoc responsibilities assigned.	
Working Relationships: Internal Internal Staff within Team Housing Authority	

External

Ministry of Housing, Customers & Other Stakeholders

Major Challenges:

- Understanding the policies and procedures of Lending departments.
- Ability to apply rational thinking to individual cases.
- Understanding and practicing the concept of the probability of default.
- Ability to remain impartial.
- Ability to think laterally and apply lending concepts.

Competencies, Experience and Qualifications:

The following competencies, experience and qualifications are required to do this job:

- A degree in Accounting/ Banking/ Finance/ Economics/ Business Management or related discipline.
- At least 3 years' work experience working in a Lending Environment;
- Provisional membership in accountancy with a professional body, locally or internationally is desirable.
- Practical, working knowledge of accounting and banking functions in a large financial organization or financial institution; and
- Ability to exercise effective judgment, innovative, influential to situations with strong analytical and critical thinking skills;
- Ability to achieve results as an individual and through effective team leadership and have high regard to ethics and code of the conduct of an organization;
- Excellent communication, interpersonal, representational and stakeholder management and influencing skills.
- Capacity to utilise computer programs to support daily operations including excellence in utilizing MS-Excel and Pivot Tables.
- Service oriented approach, self-starter with a commitment to supporting the operational and corporate environment of the organisation.
- Demonstrated ability to lead projects, change management, organize activities and manage and motivate team and work with multi-functional team on multiple tasks.
- Driver's license will be an added advantage.

General Manager Lending: _____

Date:

Chief Executive Officer: _____

Date: