First Women Bank

Job Description

Functional Title	Regional Credits Support Staff	Grade	OG-III to OG-II
Division	Business	Function	Business
Location	Head Office	Job Type	Permanent
Reporting (Direct)	Manager	Reporting (Dotted)	-

Position Summary:

A Regional Credits Support Staff (often titled Regional Credit Manager, Regional Executive – Credit, or Senior Credit Officer) in the banking sector is responsible for overseeing the credit assessment, risk management, and loan portfolio quality across multiple branches within a specific geographical area. They bridge the gap between branch-level sales teams and head office risk management, ensuring that loan disbursements align with bank policies and regulatory requirements.

Key Responsibilities:

- Credit Assessment and Due Diligence: Pre-approval scrutiny of loan applications for accuracy, completeness, and compliance with policies.
- Portfolio Monitoring: Reviewing post-disbursement files, monitoring non-performing loans (NPLs), and identifying early warning signals.
- Compliance Oversight: Ensuring adherence to State Bank (or relevant central bank) regulations and internal credit policies.
- Verification Management: Supervising Verification Officers (VOs) to ensure accurate, timely pre-and post-approval checks.
- Audit Rectification: Reviewing audit reports, addressing credit-related observations, and ensuring timely closure of gaps.
- Team Development and Training: Training branch sales and credit staff on new policies and products.
- Collateral Management: Managing gold smith onboarding, gold reassessment, and auction processes.
- Reporting: Preparing MIS reports on regional credit performance, approval/rejection rates, and NPL trends for the head office.

Job Description

Position Specification(s):

Minimum Qualification	Minimum Bachelors preferably Master
Experience	3-5 years in relevant Experience
Competencies Required:	Microsoft Office,

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Employee Name & Signature Date:

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Dept. / Div. Head (Sign & Stamp)- Date: