



Job Description

JOB TITLE	Senior Credit Services Officer
LEVEL/BAND	MM22
DEPARTMENT	Operations
DIRECT REPORT (JOB TITLE)	Credit Services Manager

Overall Purpose of the Position

Responsible for the Unit's daily management of the centralised back-office collaterals function, including the collection, completion, monitoring, control and discharge of all the Bank's Advances securities and maintaining their records up to date in the Loans Processing System (LPS).

Further, responsible for the performance of designated advances customers' reviews, Audit Replies and other advances related tasks together with other centralised advances-related tasks assigned to the Credit Services Unit.

Operational Responsibilities

- To ensure that the Bank's securities for Loans and Advances are collected, perfected, maintained, recorded properly and kept watertight by following the Handbook procedures and also by discussing new procedures as deemed necessary, for the ongoing proper management of the Bank's securities.
- To act as a liaison between the Bank's Branches/Mini-Branches/Commercial Business Units and external parties (including Banks, Financial Institutions, Malta Stock Exchange, Insurance Companies and Fund Management Institutions), in the perfection and ongoing maintenance of the Bank's collaterals.
- To keep the Credit Services Manager informed of progress on specific and periodic tasks and of any problems/difficulties in the Unit's operations, recommending the appropriate action to be taken.
- To ensure that the LPS procedures and data input requirements are adhered to by all LPS users by controlling and monitoring to ensure that all data and documentation comply with Bank's policies and standard procedures.
- To coordinate the centralised advances reviews, Audit Replies, Chasing of Financial Statements and any other tasks assigned to Credit Services Unit.
- To ensure adequate day to day resourcing.

- To act as a reference point to ad hoc queries, and provide the required system approvals as determined by Operations Authorisation Structure.
- To check and approve advances reviews within their discretion.
- To ensure the collection of the necessary information about the customers and borrowing facilities to be reviewed.
- To ensure that advances reviews are carried out according to set processes, procedures and limits.
- To supervise and coordinate any necessary action with regards to other future tasks that will be subject to centralisation.
- To propose and implement appropriate mechanisms for the effective monitoring/control of the Bank's collaterals, advances reviews and any other centralised advances-related tasks.
- To effectively plan and coordinate Units' tasks with minimal costs and managing own tasks within set timeframes.
- To review and take responsibility for the work of the subordinates, ensuring that staff members give proper, timely and adequate support to Bank's Branches/Mini-Branches/Commercial Business Units.
- To seek to identify ways to improve efficiency of the Unit by challenging existing processes and procedures and make recommendations for consideration to Credit Services Manager. Also, to be collaborative in new ways of doing things.
- Identify any risks in processes.
- To be responsible for the upkeep of the Unit's Procedure Manual escalating any changes in procedure to line management.
- To manage, guide, direct, mentor and support the Unit personnel.
- To assist line management in conducting timely team meetings and 1:1s to guide and assist team members in their duties to enable them to meet their work objectives and ensure adequate staff development.

General Responsibilities

- To implement and monitor performance measurement systems and other techniques benchmarking the Unit performance.
- To assist in the preparation of the Unit's business plan and underlying budgets. This includes the preparation of action plans and reports as may be instructed from time to time.
- To take active part in the Unit's ongoing risk mitigations as detailed in Operations Risk Register
- To appraise the performance of their team and ensure that the assessments are carried out on time.
- To submit any reports and/or supervise any projects and activities as may be directed.
- To perform any other duties that may be reasonably assigned from time to time.
- To identify training needs within the unit and ensure that once agreed, appropriate training takes place.

Qualifications, Skills & Competencies

	SKILL	EXPERIENCE	QUALIFICATION
MANDATORY	<p>Excellent interpersonal skills with ability to influence and negotiate with internal and external stakeholders.</p> <p>Ability to challenge the status quo and inspire others to look for improvement opportunities.</p> <p>Customer driven with strong focus on quality of service.</p> <p>Excellent judgement and a demonstration of being decisive and tenacious.</p> <p>Be reliable, organised, meticulous and prepared to work under pressure.</p>	<p>Knowledgeable in Advances and related systems/processes.</p>	<p>Preferably possess, or is in the process of obtaining, a banking or related professional qualification.</p>
DESIRABLE	<p>Committed to self-development</p>	<p>A flair for IT Systems</p> <p>Proven experience in leading a Team effectively.</p>	