

<b>JOB TITLE</b>		<b>RISK OFFICER</b>	
<b>JOB OBJECTIVES:</b>			
<ul style="list-style-type: none"> <li>o Implement and monitor best practices and standards risk management plan in identifying, preventing, detecting and mitigating enterprise-wide risks.</li> </ul>			
<b>DEPT/DIVISION:</b>		<b>REPORTS TO:</b>	<b>SUPERVISES:</b>
Risk Management		Team lead, Risk Management	
<b>RELATIONSHIPS:</b>			<b>GRADE:</b>
Department Heads, Regulators, and Auditors			
<b>JOB RESPONSIBILITIES:</b>			<b>KEY PERFORMANCE INDICATORS:</b>
<ul style="list-style-type: none"> <li>o Maintain centralized database of risk management information and aggregation of data.</li> <li>o Collect, evaluate and maintain aggregate enterprise-wide data.</li> <li>o Identify material risk decisions, for both internal and outsourced processes.</li> <li>o Ensure compliance with risk policies across the organization.</li> <li>o Assist in the development and monitoring of key risk indicators (KRIs) that are mapped to various risks to determine elevations in risk and proactively implement risk mitigation measures</li> <li>o Assist in developing and updating policies and procedures by enforcing document standards.</li> <li>o Coordinate the collection of risk information from source systems, departments, and reporting. Analyze the data and apply to various key risk areas to update the risk profile.</li> <li>o Track the progress of remediation of control weaknesses identified by Internal Audit, self-testing, or controls assessment.</li> </ul>			<ul style="list-style-type: none"> <li>i. Monthly and periodic reports (Quality &amp; TAT)</li> <li>ii. Employer categorization (Quality &amp; TAT)</li> <li>iii. Tracking &amp; Updating KRI (Monthly)</li> <li>iv. Concentration Limits (Monthly)</li> <li>v. # of Cost Saving Initiatives Implemented</li> <li>vi. % Training Evaluation</li> <li>vii. Customer Feedback</li> </ul>
<b>COMPETENCE REQUIREMENTS</b>			<b>APPLICATIONS &amp; TECHNOLOGY</b>
<b>FUNCTIONAL</b> <ul style="list-style-type: none"> <li>o Critical Thinking, Problem Solving and Analytical Skills</li> <li>o Leadership, Influencing and Negotiation</li> <li>o Relationship Management (including collaboration &amp; teamwork)</li> <li>o Effective Communication Skills</li> <li>o Enterprise Risk Management</li> <li>o Quality Assurance (Portfolio)</li> <li>o Process Design, Implementation and Review</li> </ul>		<b>BEHAVIORAL</b> <ul style="list-style-type: none"> <li>o Performance Management</li> <li>o Project Management</li> <li>o Change Management</li> <li>o In-depth Knowledge of Consumer Lending</li> <li>o Database Management</li> <li>o Good Knowledge of Technology (finance and lending applications)</li> <li>o Continuous Learning &amp; Improvement</li> <li>o Self-Assured, Confident and Assertive</li> </ul>	<ul style="list-style-type: none"> <li>o Microsoft Word, Excel and PowerPoint</li> <li>o Mambu</li> <li>o Navision</li> <li>o HR Flex</li> <li>o Crelend</li> <li>o Mosulend</li> <li>o NimbleX</li> </ul>
			<b>WORK CONDITIONS</b>
			<ul style="list-style-type: none"> <li>o A typical work environment in financial services.</li> </ul>
<b>JOB SPECIFICATION</b>			
<b>Educational Qualification</b>		<ul style="list-style-type: none"> <li>o A first degree is required</li> </ul>	
<b>Professional Qualification</b>		<ul style="list-style-type: none"> <li>o Certified Basel II Professional (optional)</li> </ul>	
<b>Desired Experience/ Knowledge</b>		<ul style="list-style-type: none"> <li>o At least 2 years' experience in a similar role within the Financial services industry.</li> <li>o Knowledge of risk management principles and practices, regulatory environment and policies, governance practices and risk finance and control are crucial.</li> </ul>	