Job Details	
Job Title	Credit Risk Monitoring)
Division	Finance and Treasury
Unit	Finance
Remuneration	993 665,00
Job Type Classification	Permanent
Location - Country	South Africa
Location - Province	Limpopo
Location - Town / City	Polokwane
Email CV to	recruitment@tianaconsulting.coza
Closing date	10 November 2025

MAIN PURPOSE OF THE JOB

The purpose of the job role is to assist, develop, monitor and report on the implementation of the Credit Risk Management Framework which includes credit policies, credit committee governance charters, portfolio monitoring and reporting within the organisation, thereby assisting to maintain credit exposures within approved parameters. The job role will further be responsible for the management and oversight all credit committees in the Land Bank, highlighting non-compliance in areas to mitigate the risk for non-compliance and suggest solutions to ensure compliance.

Key Performance Areas

1. Assist in developing and refining credit risk management policies and governance charters

- Reviews and maintains the credit risk limit / prudential limits in line with the to inform the Bank's risk appetite
- Reviews and maintains the credit policies for alignment to the Basel principles and IRFS 9 requirement for best practise risk management and governance
- Reviews and maintains the procedure manuals for policy implementation
- Reviews and maintains the credit risk management framework for best practise risk management and governance
- Develops new policies required within the credit value chain of the Bank to enhance risk management and governance

2. Portfolio monitoring of all segments

Reviews trending and significant increase in credit risk on:

- Loan book growth

- Collection
- Arrears
- Performing loans
- Underperforming loans
- Non-performing loans
- Provisions/impairments
- Legal recoveries
- Insolvencies
- PIP
- Written-off debt
- Service level agreements (debtors' book)
- Monitors and report business performance in accordance with policies, procedures, legal requirements and against set corporate plan and business targets
- Monitors and report the renewal / review of credit facilities
- Manage reclassification of high-risk accounts based on IFRS 9 stage classification
- Manage and Monitors accounts in breach of covenants and recommend remedial action to be done by PMS
- Monitors accounts within Workout and Restructuring and/or watch list exposures
- Monitors and manage actioning of outstanding collateral as per exception reports generated from the CMS
- Recommends remedial action where there are deficiencies in portfolio management

3. Credit risk assessment monitoring

- Attending credit committee meetings
- Monitors adherence to credit committee charters, DOP, credit policies, processes and procedures
- Highlights any risks associated with a loan application and propose mitigates to protect the interest of the Bank
- Monitors adherence to prudential limits for all exposures within the Bank

4. Portfolio reporting

- Prepares monthly dashboard reports to monitor portfolio trends and performance for EXCO and Board
- Prepares quarterly reports for CROM, EXCO, CIC and the Board to monitor portfolio trends and performance

Validates all content and quality of reports submitted by business units

5. Manage the Review and Hinde sight of Credit Approvals

- Develop Review and Hinde sight objectives and report to CRO/EM through line
- Develop Review and Hinde sight Annual plans for approval by CRO and EXCO which will ensure adherence credit risk management framework, credit policies and procedures as well as appropriate DOP.
- Ensure timely review reporting
- Provide advisory service to management on credit policy and processes
- Develop or review credit policy and processes to remediate gaps identified from hindsight reports.
- Monitor the loan approval process considering the decentralized credit approval mandates across regions or specified region.

6. Conduct research

- Receives a request for research, analyse to determine the objectives and outcomes of the research
- Defines the objectives of the research in accordance with the requirements
- Ensures compliance of the request to the organisational control systems
- Determine the research methodology in accordance with the requirements
- Collects the appropriate data utilising all relevant resources
- Analysis the data to determine applicability and utilisation
- Interpret and evaluate the data by means of various analysis techniques and model development
- Analysis the data and present as required

Preferred Minimum Education and Experience

- Relevant 3-year tertiary qualification (B Com or similar)
- Postgraduate qualification – relevant to Credit Risk
- Experience including Minimum 5 years within credit risk management

Critical Competencies

- Microsoft Office
- Business Acumen
- Risk Management Principles
- Research and Analysis principles
- Written and verbal communication
- Credit granting systems / tools
- Credit granting regulations

Additional Requirements

- Travel as and when required
- Extended hours as and when required