

SKILLS FRAMEWORK FOR FINANCIAL SERVICES SKILLS MAP - CREDIT AND LENDING OPERATIONS MANAGER		
<b>Sector</b>	Financial Services	
<b>Track</b>	Operations	
<b>Occupation</b>	Credit and Lending Operations Analyst	
<b>Job Role</b>	<b>Credit and Lending Operations Manager</b>	
<b>Job Role Description</b>	<p>The Credit and Lending Operations Manager is responsible for managing the overall processing of credit applications and documentations required, including verifying and validating information received to align to received applications. He/She is responsible for ensuring processing of credit for distribution to customers is executed in a timely and compliant manner together with administration of credit control and limits. He is also tasked with facilitating credit recovery activities in instances of credit default.</p> <p>The Credit and Lending Operations Manager is highly diligent, organised and resourceful towards meeting results and objectives. He is ethical in practice and has a keen procedural orientation. He is familiar with technological tools to facilitate efficiency, and is able to work with a variety of internal and external stakeholders.</p>	
<b>Critical Work Functions and Key Tasks / Performance Expectations</b>	<b>Critical Work Functions</b>	<b>Key Tasks</b>
	Manage credit documentation	<ul style="list-style-type: none"> <li>Implement standard operating procedures relating to credit application processing, documentation checks, validation and authorisation verification</li> <li>Coordinate completion of documentation processing workflow by different parties involved in credit approval process</li> <li>Ensure credit approvals are signed by credit authority and/or committee</li> <li>Conduct routine checks on documentation processing activities to ensure regulatory compliance and accurate execution according to procedures</li> </ul>
	Process credit application	<ul style="list-style-type: none"> <li>Ensure customers' applications are in compliance with all internal control and established policies related to credit products</li> <li>Review organisation's policies and procedures on review of legal and credit documentation to ensure alignment to industry practices and changes in the overall business environment</li> <li>Ensure timely processing of debt restricting plans based on credit memos</li> <li>Review payment instructions and/or notification letters for accuracy and quality assurance</li> <li>Conduct secondary review and verification of credit applications before processing non-routine credit applications</li> <li>Conduct business performance management and continuous process improvement reviews to identify ways to increase overall processing and operational efficiency</li> </ul>
	Facilitate credit servicing	<ul style="list-style-type: none"> <li>Implement service and quality standards for processing of day-to-day transactions of credit and credit servicing activities</li> <li>Resolve issues relating to disbursement and/or repayment or related activities</li> <li>Facilitate negotiation of payment and financing options and escalate irregular activities for review</li> <li>Develop clear processes and procedures for tracking and monitoring activities relating to sending notices, fixing rates and performing settlements</li> </ul>
	Administer credit controls and limits	<ul style="list-style-type: none"> <li>Administer limits relating to credit facilities as requested by front office</li> <li>Operationalise credit control actions as derived from organisational policy and strategy</li> <li>Update periodically borrowers' financial, non-financial and facility information in order to affirm validity of existing credit risk ratings</li> <li>Monitor and calculate non-performing loan (NPL) exposure</li> <li>Conduct preliminary reviews on non-compliance activities or irregular activities identified before escalating to appropriate departments for actions</li> </ul>
	Facilitate credit recovery activities	<ul style="list-style-type: none"> <li>Oversee implementation and monitor credit recovery and collection procedures</li> <li>Liaise with lawyers and/or external collection parties to execute appropriate collection, liquidation or legal actions for credit recovery</li> <li>Report recovery and resolution activity status for credit portfolio management</li> <li>Ensure implementation of necessary preconditions for credit recovery management</li> <li>Monitor Key Performance Indicators (KPIs) based on its parameters, concentrated on transaction volume activities, resource management and credit-decision based outcomes</li> <li>Flag non-compliant behaviour from collection agencies to ensure alignment with banking regulations</li> </ul>

	Technical Skills and Competencies		Generic Skills and Competencies (Top 5)	
	<b>Skills and Competencies</b>	Budgeting	Level 4	Problem Solving
Business Performance Management		Level 4	Sense Making	Intermediate
Business Planning		Level 4	Communication	Intermediate
Collateral Management		Level 4	Digital Literacy	Intermediate
Continuous Improvement Management		Level 5	Teamwork	Intermediate
Credit Risk Management		Level 3		
Data Collection and Analysis		Level 4		
Data Governance		Level 4		
Ethical Culture		Level 4		
Financial Statements Review		Level 5		
Financial Transactions		Level 3		
People Performance Management		Level 4		
Policy Implementation and Revision		Level 4		
Regulatory Compliance		Level 3		
Risk Management		Level 4		
Stakeholder Management		Level 4		
Standard Operating Procedures Development		Level 4		
<b>Programme Listing</b>	For a list of Training Programmes available for the Financial Services sector, please visit: <a href="http://www.skillsfuture.sg/skills-framework/financial-services">www.skillsfuture.sg/skills-framework/financial-services</a>			

The information contained in this document serves as a guide.