Designation:	GRCTHSL001 - Head: Scored Lending
Category:	Senior Management
	Executive
Posted by:	African Bank
Posted on:	16 May 2025
Reference Number:	GRCTHSL001
Closing date:	30-Jun-2025
Position Type:	Permanent
Location:	Midrand
Workplace:	Credit Grindrod Bank (GRCT)
Management Style:	

Overview:

Treating Customers Fairly and Compliance

Create and maintain productive relationships with internal and external clients by providing advice and assistance.

Create understanding of the 'real' versus 'perceived' need through experience and expertise while complying with company policies, legislation and regulations.

Keep the client informed about progress through written communication, telephone communications, and/or face-to-face meetings.

Build a positive image by exceeding client expectations at all times.

Treat internal and external customers fairly at all times.

Management of Resources

Manage and develop subordinate(s): Performance management in terms of contracting, reviews and poor performers, Training and development, Employee relations.

Manage people efficiencies through leave management, headcount budget, fixed term contracts, staff movements, secondments, staff utilization.

Take appropriate disciplinary measures as required.

Facilitate induction of new staff within one month of joining the organization

Consumer High Net Worth and Business & Commercial Clients

Credit Bureau Data Submission, Extracts and Reporting;

External Data Integration for Scored Lending by analysing, prioritising and co-ordinating the implementation of external Data Requirements;

Serve as the business lead/SME in terms of Credit Bureau Reporting and Integration for Scored Lending by analysing and prioritising Bureau Requirements.

Product Management responsibilities including keeping a prioritised backlog of tasks and making decisions concerning the solution on a feature team level, constantly aligning with the Product Manager on a Programme/Epic level;

Stakeholder Management - provide services to Heads of Credit, Credit Managers, Senior Analysts by analysing external data requirements, determining rules for scored lending and strategies as input to the decision engine;

Working closely with IT stakeholders to ensure delivery within timelines;

Vendor Management - Various Credit Bureaus, third party data providers, software suppliers – receive information related to external data and systems;

To source and transform data into information as input into effective credit portfolio insights across multiple products/segments for the credit lifecycle for scored lending (e.g., originations, account management, collections)

To automate relevant production reports to improve the reporting, data extraction and information preparation processes.

MINIMUM EDUCATION

A degree in business commerce or risk management will also be considered or any degree with a statistical focus e.g. BSc.

SQL/SAS/Qlik proficiency is essential.

MINIMUM EXPERIENCE

Years: 3-4 years

Experience in credit data analytics within a personal and business banking environment with specific focus on the credit life cycle.

Experience in (preferably credit) data exploitation and business intelligence development and implementation.

Experience in developing and implementing scored lending strategies
Experience in the extraction, transformation and visualisation of data using bank approved toolsets e.g. SAS / SQL / Python / Qliksense.

MINIMUM EDUCATION

Nature 1:

To have expert knowledge in scored solutions across products: overdraft, term lending, trade, selective invoice discounting, debtor finance and asset backed financing. Automation across credit life cycle and solving for multiple product offering simultaneously. Process key to solving customer experience. Developing, implementing, and optimising loans' acquisition, account management and collections strategies through applying sound credit risk management principles.

Nature 3:

Motivation: