

POSITION DESCRIPTION

National Development Bank

AM7027 - Head of Lending

NATIONAL DEVELOPMENT BANK LIMITED

The **National Development Bank (NDB)** is a development finance institution, wholly owned by state of PNG. It operates 20 branches around the country and lends to individual Papua New Guineans and indigenous businesses operating in the agriculture and Micro, Small & Medium Enterprise (MSME) sectors.

NDB is inviting suitably qualified and experienced individuals to apply for this executive management role:

HEAD OF LENDING

The Head of Lending is responsible for the lending book Branch wide, including prudent and profitable growth from the delivery of products and services, and with the strategic direction of NDB's agricultural, commercial and MSME lending activities.

Key Responsibilities:

- Initiate market research relating to target market and the product needs of the relevant target market
- Formulate product strategies based on market research findings
- Ensure proper stakeholder management at Internal & External levels from a strategic and operational perspective
- Manage relationships with sales enablement as is crucial to ensure proper delivery of the products developed, especially going forward with the launch of any New Products
- Monitoring the performance of Lending Managers to ensure that they are meeting company standards regarding loan volume and quality
- Coordinating with underwriters and other departments within the organization to ensure that all loan transactions are handled smoothly
- Recommending changes to policies to improve the efficiency of the lending process
- Managing relationships with current clients and potential clients in order to develop new business opportunities
- Provide strategic direction in ensuring that the loan book is healthy and positioned for growth and profitability
- Prepare timely and analytical lending reports and reviews of the portfolio of executive management, Committees and the Board of Directors
- Maintain a good corporate image in the banking and finance community
- Achieve sound, profitable new business growth across the Branch network and the MSME industry (in line with NDB's annual operating plan)
- Ensure that the performance of staff is planned, monitored, and appraised in a timely manner
- Maintain harmonious working relationships, internally and externally.

Expected Competencies:

- Bachelor's Degree in Finance or Business Management or related field. Master's Degree is highly regarded
- Post Graduate Qualifications in Finance and Business Management is desirable
- Specialized training in Commercial banking and in particular MSME lending
- Minimum of 10 years' senior management experience in commercial bank or financial institution
- A strategic thinker and planner with excellent Public Relations skills
- Demonstrable project management skills and ability to exercise new initiatives
- Excellent organizational and leadership skills, as well as a strong client service focus, business acumen and the ability to work efficiently, prioritize workflow, deal with ambiguity, meet demanding deadlines and manage multi-dimensional projects in a fact paced environment

- Strong record of being a great team player and collaborator with internal and external stakeholders with the ability to promote cooperation and facilitate problem resolution in a timely, creative and professional manner
- Understanding of the external customer environments including experience and knowledge of the high technology industry (such as financial software and applications), an advantage.

This position is open to PNG citizens only.

APPLY NOW

Please visit our website: <https://vanguard.com.pg/vacancies>

Complete the Application Form and follow the website instructions to forward to Vanguard International including written application, a detailed CV with latest photo and three current referees.

Alternatively, call us on (+675) **7500 7500** or email recruitment@vanguard.com.pg

Applications close on Friday 14th April 2023

Only shortlisted candidates will be contacted

To apply for this position:

- Download and complete the Application Form from <http://www.vanguard.com.pg>.
- Email the application to recruitment@vanguard.com.pg together with a copy of your CV in MS Word format.

Note: Do not include copies of any other documents. You will be asked to provide the originals of certificates etc if you are selected for Interview