

**SCHEDULE 1**  
**JOB DESCRIPTION**

POSITION	<b>Lending Executive (Approvals)</b>
INCUMBENT	<b>Vacant</b>
DEPARTMENT	<b>Lending</b>
REPORTS TO	Manager Lending Services
LOCATION	<b>HQ Valelevu, Nasinu</b>
DATE	2025
<b>Reporting Positions:</b> N/A	
<p><b>A. Purpose:</b></p> <ul style="list-style-type: none"> <li>• To assist in the assessment of new lending propositions and to support the departments objective of facilitating quality and profitable growth of the overall lending portfolio.</li> <li>• All recommendations must be based on the concept of the probability of default as determined by assessment of fully documented proposals evidencing an undoubted ability to adequately service all debts from cash flow surpluses.</li> <li>• To contribute towards the achievement of other departmental and divisional goals and objectives.</li> </ul>	
<p><b>B. Accountabilities:</b></p> <p>Accountabilities include:</p> <ol style="list-style-type: none"> <li>1. Timely assessment and preparation of covering advice and recommendation/endorsement of credit submissions for decision by Manager Lending, General Manager Lending, CEO.</li> <li>2. As and when required, to prepare loan write-ups for Board of Directors or Ministerial approval.</li> <li>3. Ensure that adequate depth and quality of financial analysis is undertaken in respect of cash flows to justify lending decisions and ongoing loan support to customers.</li> <li>4. Ensure that a "for and against" summary of issues leading to the decision to approve/decline is compiled and formally recorded to justify decisions made.</li> <li>5. Ensure correct allocation and justification of initial risk grade.</li> <li>6. Verification and confirmation that landed property security offered is acceptable in terms of nature, method of construction, valuation, location and assessed future marketability.</li> <li>7. Making assessments and comments on loan submissions that are objective, clear, and concise and add value to the final decision.</li> <li>8. Being proactive in credit structuring and evaluating alternative ways to make proposals into acceptable credits.</li> </ol>	

9. Ensuring the timely turnaround of applications as per agreed service levels.
10. Accurate and timely compilation of reviews and reports for management and Board as required.
11. Ensures customer satisfaction by ensuring customer service level expectations are exceeded by providing quality, timely and precise responses to customer queries.
12. Adhering to the Authorities policy; credit and legal and in line with relevant authorized operational procedures.
13. Review new loan account that have fallen into arrears within 12 months from settlement date.
14. Prepare a monthly summary on the reasons for new accounts in arrears and provide alternative recommendations to improve process, henceforth.
15. Monthly compiling and submitting of RBF required documents via RBF portal.
16. Other responsibilities related to the duties as stated above or any ad hoc duties that may be assigned.

#### **C. Working Relationships:**

##### **1. Internal**

###### *a. Customer Relations Officers*

Discuss in details information relating to applicants seeking loan from HA.

###### *b. Credit Management Staff*

Discuss reasons new accounts have fallen into arrears and provide alternative solutions on improving remittances.

###### *c. Credit Recoveries staff*

General discussion on other matters to improve overall loan assessments and minimize arrears in future.

###### *d. Senior Lending Officer*

Ensuring all loan conditions as stated in Letter of Offer are fully addressed prior to settlement of loan.

###### *e. Legal officers*

i. Discuss new legal fees relating to loans.

ii. Seek clarification on any legal matter during loan assessment and prior to approval of loans.

##### **2. External**

###### *a. Customers*

Seek clarification from customers, if so required, on areas of ambiguity in relation to their applications.

###### *b. Customer advisors (accountants, solicitors, financiers etc.)*

Clarify and obtain additional information relating to applicants' income.

c. *Banks and Financial Institutions.*

Discuss, if so required, on assessment criteria in general which may be productive to HA should it be implemented.

d. *Employers*

Obtain other information that will assist HA in making a decision on applicants. This is not mandatory but shall only apply if so required.

e. *Other Organizations (Government and statutory departments including TLTB, Director of Lands, Methodist Church and other Land Lords)*

Obtain information relating to lease, ground rents, any other information that will have an impact on HA loan security.

**3. Major Challenges:**

- a. Understanding and practicing the concept of the probability of default.
- b. Inadequate information provided by customers and frontline HA officers which hinders ability to carry out in-depth analysis of propositions.
- c. All players (customers & other HA officers) fully complying with all loan conditions as stated in Loan Offer Letter.

**Competencies, Experiences and Qualifications:**

The following competencies, experience and qualifications are required to do this job:

- Ability to interpret information, analyze and make decision on loan applications so as to minimize loss to HA.
- Computer literacy
- Good interpersonal skills
- Good communication (written and verbal) skills
- Team oriented and willingness to learn and adapt.
- Highly motivated
- Rational thinking
- Problem Solving
- Team Oriented
- Ability to write complex letters, provide comprehensive reports and perform complex calculations.
- Understanding Housing Authority's strategies, policies, procedures and operational guides.
- 5-10 years' relevant experience
- Degree in Accounting/ Finance or Banking or other related field of study.

