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| **POSITION DESCRIPTION** |

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| **Position title** | Senior Lending Manager (Senior Broker Credit Manager) |
| **Division** | Risk |
| **Department** | Agri Credit |
| **Direct Reports** | n/a |

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| **Our culture and values** |
| We have a clear strategy and important work in place to become Australia's bank of choice.  Our values of **teamwork**, **integrity**, **performance**, **engagement**, **leadership** and **passion** are at the core of who we are and form the expectation of the behaviours we adopt every day.  We strive to have a culture that drives balanced outcomes; is open and informed for disciplined execution; that celebrates and recognises success; and where the sum is greater than its parts. To achieve this, we focus on four critical behaviours: **act commercially**; **move fast to help customers achieve their goals**; **recognise people for their impact**; and **actively challenge the status quo**.  Together, we’re creating a culture we can continue to be proud of, one that will help us reach new heights. |

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| **ROLE PROFILE** |

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| **Your division, your team** |
| Business & Rural Banking is a strong contributor to our customers and the Bank’s success. In what is a highly competitive and evolving marketplace we are constantly seeking creative and innovative ways to improve what we do and demonstrate our compelling points of difference to our customers. Business & Rural Banking 3rd party is responsible for providing innovative financial solutions to rural and Business customers.  The Credit and Lending team works with our sales team to analyse, structure, recommend/approve and deliver the borrowing requirements of our clients.  The Senior Lending Manager has a client acquisition focus responsible for working with key rural and commercial brokers to help educate them on Bendigo’s offering, credit appetite and how to present opportunities to Bendigo for consideration. The role is to build new and enhance existing relationships with the aim to acquire new rural clients. |

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| **The purpose of your role** |
| The primary purpose of this role is to work with the Rural BDM, Agri Managers in assessing and decisioning loan applications. It is expected that the incumbent would actively promote the utilisation of innovative and creative solutions to ensure balanced transaction approvals and fully embrace the BEN’s broker/customer service standards, expected of all Bendigo Bank employees. In addition, the role is to establish and maintain strong working relationships with accredited brokers and dedicated 3rd party aligned bankers and Regional Managers without compromising the independence and objectivity of the position. |

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| **Your core relationships** |
| Reports to Head of Agri Credit working in collaboration with the Head of 3rd Party Commercial Credit.  Key Relationships include but are not limited to:   |  |  | | --- | --- | | * Rural Credit * Commercial BDM Team * Head of Commercial 3rd Party * Regional Managers Rural | * Allocated Rural Managers * External brokers/ customers | |

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| **ROLE ACCOUNTABILITIES** | |
| **What you’re accountable for** | | |
| **Credit Quality** | * Exercise a personal DLA for loan approvals and reviews in accordance with the Bank’s policy and acceptable risk standards. * Commentary in loan submissions to be succinct and relevant. * Ensure the quality of lending submissions, credit management practices and control of bad debt is maintained within the Bank’s Risk Appetite, risk framework and credit policy, standards and guidelines. * Leading and coaching sales staff to ensure proper practices and portfolio management disciplines, including arrears management, watch-list management, Annual Review performance, credit risk pricing and portfolio return. * Undertake hindsight reviews of subordinate DLAs. * Support Agri Bankers with submissions where gaps exist in broker templates and submissions with regards to crucial information. | |
| **Customer**  **Service & Communication** | * Meet Service Level Agreement (SLA) turnaround times. * Provide constructive feedback to the sales staff. * Engage with own team and sales colleagues to promote a healthy risk management culture and prudent practices in line with the Bank’s Vision, Values, Critical Behaviours and overall Strategic Plan for Rural Bank. * Decline decisions, dishonours, rating downgrades, or other returns to be first discussed with sales colleagues. * Communications to be professional and businesslike. | |
| **Personal**  **Development** | * Complete all compulsory training courses when due. * Undertake Continuous Professional Development. * Build and maintain internal and external networks. * Maintain and develop market and industry expertise | |
| **Leadership** | * Demonstrate leadership through: * Championing and participate a culture of continuous improvement and innovation, and fiscal responsibility. * A positive, constructive and professional approach at all times. * Being responsible for skill development, change management and working collaboratively with the Bank’s Training and Development Manager to enhance staff development. * Providing input into the Bank’s strategic planning process * Bring customer focus, Rural and SME business knowledge, networks, and expertise, to every meeting to ensure a broader array of opinions, and expertise feeds the decision-making process. * Establish an engaging vision by preparing appropriate artefacts (external and internal) and outputs to galvanise support for the Business and Rural Bank. * Regularly connect with staff/leaders/customers/stakeholders to ensure support for the implementation of policy change agenda, i.e., keep front line informed of progress. | |
| **Business relationships** | * Build effective external networks and leverage internal networks. This includes leveraging new starters, 3rd Party Channels, Commercial Credit and Product. * Develop and leverage strong relationships with key senior stakeholders to effectively shape and influence business decisions and resolve policy issues. This means understanding their problems and opportunities and aligning where possible for mutually beneficial outcomes. * Role model excellent interpersonal style, integrity, and professionalism. | |
| **Risk and Compliance** | * Ensures the organisation balances effective risk management with the need for timely actions, linked to our Risk Appetite * Ensure work practices are conducted in accordance with all Bank risk management and compliance requirements, as specified in Bank policy, corporate and business unit procedures and the staff handbook and identify and report instances of non-compliance * Personal mandatory risk training completed with 0% outstanding by the due date | |
| **Values** | * Effectively communicate and enhance the Bank's values, policies and procedures with all stakeholders, and personally role model the Bank’s values. | |

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| **Your knowledge, skills and experience** | |
| **Knowledge & skills** | * Strong knowledge and understanding Rural Banking and the needs of Business Customers. * Strong knowledge of financial services and banking industry, financial services products, services, channels, competitive dynamics, and customer behaviour trends. * Strong knowledge of Bendigo Bank, its business and operating models and frameworks, target customer segments, strategic objectives, and plans. * Ideally knowledge of the Bank’s organisation structure, business owners and key influencers and strong networks and relationships across the Group to effectively influence to achieve the right enterprise outcomes * Strong verbal and written communications skills. * Strong Microsoft Office skills including Excel, Word, PowerPoint, online workshop/facilitation tools. |
| **Relevant experience** | * Minimum of 5 years’ post-qualification experience in a Commercial/Rural Credit Decisioning environment. * Minimum 10 years’ experience in financial services, ideally in the banking industry * Demonstrate ability to connect policy to outcomes. * Demonstrated experience in working in a large, complex, and commercial environment * Demonstrated experience in successfully influencing senior stakeholders |

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| **Your qualifications and certifications** |
| * Minimum Associate Diploma in Commerce/Business/Accounting or related discipline * Tertiary qualifications in Finance, Accounting, Commerce, or other relevant discipline. * Tier two FSRA accreditation. * Membership of a financial industry professional body. (e.g., FINSIA, CPA) |

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| **Risk responsibility** |
| Ensure all work practices are conducted in accordance with all Bank compliance requirements, as specified in Bank policy, corporate and business unit procedures and identify and report instances of non-compliance appropriately. |

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| **CAPABILITY PROFILE** |

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| **Key people capabilities** | |
| **Partnering – Advanced** | **Customer Focus – Expert** |
| **Innovation – Intermediate** | **Commerciality – Advanced** |
| **Communication – Expert** | **Execution – Advanced** |

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| **People capability profile** | | | |
| **Relationships** | **Results Focus** | **Grow Self** | **Role Expertise** |
| Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others. | Sets and manages relevant goals. Is mindful of and responds to the business environment. Asks for help and reviews for learning. | Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others. | Maintains role-specific standards and applies knowledge, skills and experience on-the-job. |
| **INTERMEDIATE** | **INTERMEDIATE** | **INTERMEDIATE** | **INTERMEDIATE** |
| **Communication** | **Execution** | **Grow Others** | **Customer Focus** |
| Effectively expresses thoughts, ideas and information. Actively listens and adapts communication style. Engages, influences and connects to our purpose to tell our story. | Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable. | Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire. | Identifies customer goals, makes relevant recommendations and takes appropriate timely action. Collaborates across the business to deliver best outcomes for the customer. |
| **EXPERT** | **EXPERT** | **INTERMEDIATE** | **ADVANCED** |
| **Partnering** | **Innovation** | **Future Ready** | **Commerciality** |
| Acts with intent to build sustainable partnerships with customers, community and stakeholders to Lead the delivery of shared value and achieve business outcomes. | Constructively challenges the status quo and offers alternatives. Seeks to improve ways of working and is open to new ideas and experiences. | Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow. | Applies understanding of finance, risk, people and customer for decision-making to deliver business sustainability. Takes appropriate risks and acts in the best interest of the Bank. |
| **ADVANCED** | **ADVANCED** | **INTERMEDIATE** | **ADVANCED** |

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| **Role motivators** | |
| **Challenge** | Performing mentally stimulating work, solving complex and/or unfamiliar problems, stretching self intellectually. Dealing with colleagues who may not understand our business and its drivers, especially the nuances of the channel. |
| **Impact** | Directly contributing to the success of the organisation, knowing work directly affects productivity and profit. |
| **Achievement** | Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals. |