JOB DESCRIPTION – LEGAL OFFICER

1. PURPOSE OF THE JOB

The Legal officer will be in charge of various legal aspects of the Bank ranging from preparation of letters of offer and perfection of securities to giving legal guidance on matters affecting the Credit function. The major duty and responsibility is to ensure that legal procedures are followed and credit operations are within legal regulations in order to ensure that the bank is not entangled in any sort of legal litigation.

2. KEY RESPONSIBILITIES

The position holder’s role will include the following responsibilities:

a) Customer
   - Respond to queries from branches relating to facilities
   - Making relevant recommendations for approval on release of security documents
   - Providing guidance on contracts and other loan related documents
   - Providing information and advice on the legal requirements for registration of Secured transactions

b) Process
   - Review, oversee and facilitate issuance and closure of both professional and Bank Undertakings
   - Checking of the file maintenance report for secured loans
   - Issue compliance certificate for drawdowns of loans
   - Ensure timely response/action to request for release of securities
   - Checking facilities to ensure all approvals are as per approved lending discretion
   - Ensure timely preparation of Letters of Offer and follow up of preparation of Bank securities in order to maximize on business opportunities and add value to the Shareholders.
   - Follow up the safe keeping and withdrawal of all of the Bank’s securities
   - Provide high quality legal and operational support on security documents in order to ensure correctness and Legality before execution.
   - Manage Vetting of all security documents to ensure compliance with the statutory and Bank’s policies and ensuring closure of any outstanding maters
   - Manage issuance of instructions to external lawyers for joint sign of Legal Documentation
   - Manage and follow up with lawyers to ensure timely perfection of bank securities within the agreed timeline
   - Checking of approval conditions other than securities on loans
• Recommend to line management disciplinary action for breach of policy
• Put in place monitoring and risk mitigating procedures
• Prepare and Verify Letters of Offer and Bank securities and follow up execution thereof.
• Follow up the perfection of securities and the lodgment and withdrawal thereof.
• Drafting and reviewing contracts related to Credit
• Vetting legal fee notes with the aim of ensuring that they are in compliant with the Remuneration Order (if applicable) and/or are reasonable
• Maintaining office records and ensuring proper filing
• Drafting conveyancing instructions to external Advocates
• Ensuring that the External Lawyers adhere to the Service Level Agreement with the Bank.
• prepare and ensure adherence to legal and Regulatory compliance Check-list
• Checking of approval conditions and issuance of certificate of compliance facilities to facilitate disbursements

c) Financial
• Prepare periodic reports in order to measure performance
• Provide information on emerging legal trends in the industry
• Monitor service standards by checking for adherence with SLAs
• Keeping track of the latest amendments and regulations in law affecting Credit.

d) Human Capital
• Advise the bank and train staff on legal matters affecting Credit in order to create awareness
• Responding to Legal queries affecting Credit from other departments/Branches
• Periodic branch visits to address credit matters
• Conduct credit and securities training to staff on all security documentations at the branches and head Office

3. QUALIFICATIONS

a) Academic
   - Bachelor of Laws LLB

b) Professional
   - Diploma in Law at the Kenya School of Law
   - Proficiency in MS Excel, Word & PowerPoint
c) **Experience**

- At least 2 years of relevant experience in:-
  - Bank Credit Administration
  - Legal Services
- Bank Credit Administration will be an added advantage
- Advocate of the High Court of Kenya

d) **Competencies**

- Excellent communication skills
- Strong analytical and problem solving skills
- High level of accuracy and attention to detail
- Self-drive and ability to use own initiative and take responsibility
- Ability to deliver results within set timelines

**Deadline: 8th November 2019 at 6pm**