

Credit and lending operations manager

Proficiency level					
X	New Gen AI skills	X	Transferable skills at the same proficiency level		
X	New skills	X	Transferable skills at a higher proficiency level ¹		
Skills Framework track	Operations	Job function	Customer operations		
Sub-sectors	Retail banking, corporate banking	Expected augmentation by Gen AI	<p>Do more: Gen AI can automate preliminary reviews of non-compliance activities, streamline the reporting of recovery and resolution statuses, and enhance the flagging of non-compliant behavior from collection agencies. Gen AI tools can also optimize the verification of credit applications, improve the accuracy of payment instruction reviews, and facilitate continuous process improvement for operational efficiency</p>		

Key tasks that can benefit from Gen AI

Critical work functions	Key tasks
Administer credit controls and limits	Conduct preliminary reviews on non-compliance or irregular activities identified before escalating to appropriate departments for action
Facilitate credit recovery activities	Report recovery and resolution activity status for credit portfolio management Flag non-compliant behaviour from collection agencies to ensure alignment with banking regulations
Process credit applications	Conduct secondary reviews and verify credit applications before processing non-routine applications Review payment instructions and/or notification letters for accuracy and quality assurance Conduct business performance management and continuous process improvement reviews to identify ways of increasing overall processing and operational efficiency Review the organization's policies and procedures on reviewing legal and credit documentation to ensure alignment to industry practices and changes in the overall business environment Ensure customers' applications comply with all internal control and established policies related to credit products
Manage credit documentation	Ensure credit approvals are signed by the credit authority and/or committee Conduct routine checks on documentation processing activities to ensure regulatory compliance and accurate execution according to procedures Coordinate completion of documentation processing workflows by different parties involved in the credit approval process
Facilitate credit servicing	Resolve issues relating to disbursement and/or repayment or related activities Facilitate negotiation of payment and financing options and escalate irregular activities for review Implement service and quality standards for processing day-to-day transactions of credit and credit servicing activities Develop clear processes and procedures for tracking and monitoring activities relating to sending notices, fixing rates, and performing settlements

New Gen AI skills

Gen AI strategy	5	Gen AI innovation, R&D, and innovation management	5	Prompt design	3
Leading Gen AI-enabled transformations	5	Ethical frameworks for Gen AI	5	Gen AI principles and applications	3
Gen AI data governance	5	Regulatory, legal, and risk management compliance in AI and Gen AI	5		

1. Transferable skills with an increase in one level of proficiency is considered easier to acquire than transferable skills with multiple levels of increase in proficiency, followed by net new additional skills. Depending on job redesign for the financial institution, the financial institution will have to pick select skills to reskill employees on, via a combination of on-the-job training and existing courses.

Source: SkillsFuture Skills Framework

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