



JOB TITLE: Senior Credit Analyst (2 Position(s))

Job Location : Head Office

Job Purpose:

Timely and quality assessment of proposals for credit facilities (new and/or existing) based on sound credit & financial principles with the view of providing expert opinion to the approving authorities for them to make informed decision /judgement.

Main Responsibilities:

- Provide direct (specialist/ professional) credit assessment and evaluation of whether a credit proposal meets criteria and counter-party credit risk falls within acceptable parameters and independently recommend appropriate credit proposal including terms or conditions where necessary to ring fence exposure.
- Attend and present papers to Retail Credit Committee and Wholesale Credit Committee meetings.
- Prepare and present various credit reports as will be required to various committees.
- Interrogate information obtained to gain a thorough understanding of business parameters, which creates profit/value as well as the associated risks.
- Identify, quantify, and evaluate sources of risks of credit portfolio or individual client and where possible, provide mitigations.
- Provide technical support to other Credit Analysts / Officers, Relationship Officers (ROs)/Relationship Managers (RMs) including coaching to improve quality of the credit proposals recommended for approval.
- Appropriately structure a deal in line with the purpose and cash inflows.
- Review applications reviewed by Credit Analysts before submission for approvals.
- Adhere to agreed TAT and CREDCO (Retail and Wholesale) calendars without necessarily compromising with quality of the credit proposals / decisions.
- Attend CREDCO meetings (Wholesale and Retail) held on a weekly basis and provide sound Credit & financial principles opinions to approving authorities for final decision.
- Attend other Credit related meetings from Zones and other business units
- Review credit policy and related manuals and update where necessary.
- Utilize industry and market information available to identify and understand contextual threats to existing and potential clients.

- Build a smooth working relationship with business counterparty at Head Office and branches to improve quality of business proposals and turnaround time on credit evaluations.
- Detect and evaluate shifts or changes in key risk parameters in a business relationship or industry and evaluate the implications of such changes on continued business dealings.
- Work closely with the Credit Risk department members to comply with Risk and Control Assessment (RCA) testing and other quarterly reviews as per BOT requirements.
- Take and/or recommend remedial /appropriate actions for deteriorating exposure identified during review process.
- Mentor, guide and monitor Credit Analysts for timely and quality assessments and evaluation of propositions submitted (new/existing)
- Keep track records of all incoming and outgoing credit applications/memos etc.
- Respond to all audit and BOT queries when need be.

Knowledge and Skills:

- Business understanding of various industry sector Government/ Parastatals, manufacturing, wholesale, Agribusiness, and retail.
- Ability to defend own judgement in a manner which does not negatively affect business relationships.
- Excellent understanding of credit and associated risks.
- Proven interpersonal skills in a Business or Credit environment.
- Knowledge of Bank Credit Products
- Detailed knowledge of credit analysis techniques
- Analytical and numerate
- Communications and presentation skills
- Negotiation skills

Qualifications and Experience:

- Bachelor's degree in Commerce/ Economics / Finance/ Business or other related fields.
- At least 5 years' experience in credit analysis

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