

CREDIT ANALYSTS (3 – Positions)

The role reports to **Senior Credit Analyst**

The incumbent will be based at one of our branches and will be responsible for providing operational support on credit issues at the branch and jointly with the Branch Manager assume accountability for the business transactions across a specific portfolio of clients.

Tasks & Responsibilities

- Manage the day-to-day lending portfolio of the Branch under the BM's guidance.
- Preparing CLPs for existing business. These CLPs to be reviewed by the BMs before being submitted to Credit Department.
- Primarily responsible for preparation of ICERs and TOD / EOL requests under the instructions of the BM.
- Primarily responsible for calling for all relevant customer information required to undertake renewal of existing facilities and any other (new business) requests for facilities.
- Primarily responsible for customer query resolution as regards ABC operations.
- Primarily responsible for update of client information in the Bank's systems.
- Jointly responsible with the BM for analysis and commenting on financial figures provided to the Bank by the customers. These financial figures include audited accounts, management accounts, debenture figures etc.
- Jointly responsible with the BM for monitoring customer adherence to terms and conditions of offer letters and any financial covenants agreed with the Bank.
- Continually liaise with interrelated areas of the bank, e.g. Credit regarding routine aspects and changes to customers' needs or conditions
- Reinforce teamwork between self and other Branch Staff and clearly understand the complementary roles this provides towards growth of business.
- Understand clients industry and business vis-à-vis the internal and external factors affecting the long term viability of the business and industry
- Possess Up to date knowledge of the market forces, the activities of the competition and their impact on SME/Retail banking with our clients.
- Study and understand risks associated with SME and Retail clientele in terms of credit and operations.
- Learn to balance the risks inherent within certain clients and act in a manner which is of long term benefit to the bank and the client.
- Arrears-monitoring all accounts in arrears and calling the customers to regularize the accounts.
- Security Documents-For existing customers ensuring that the bank holds valid securities as per the approvals and following on any due insurances, maintenance of security documentation until they are fully under the control of Centralized Securities.

- Liaising with the relevant departments for new borrowings to ensure perfection of the securities has been done before disbursement.
- Following up and monitoring any expiring limits to ensure that customers are informed on time before limits fall off the system.

Minimum qualifications, Knowledge Experience& Key Competencies

- A relevant university degree from a reputable institution of higher learning or
- Business related diploma with a professional qualification such as CPA(K), ACCA or AKIB
- Minimum 5 years working experience in a financial institution, preferably a bank with at least 2 of these being in Credit risk analysis
- Has conceptual understanding of business mission and strategy, as well as performance implications of the strategy with regard to market success

If you believe you meet the above requirements, send your application together with a detailed CV indicating how your experience matches the position requirements and attach a detailed CV indicating current position, salary, names and contacts of three referees. Your application should reach us on or before **17th February, 2016** on the following address recruitment@abcthebank.com