



AFRICAN BANKING CORPORATION LIMITED

ABC Bank is a leading commercial bank that has been in existence for the last 38 years. The Bank is seeking to recruit a dynamic, creative, self-driven and highly motivated experienced professional for the below position.

SENIOR CREDIT ANALYST – SME BANKING

Reporting to the Head of SME Banking, the Incumbent will work as part of the SME Banking Team to provide effective leadership and training to the Credit Analysts staff and manage all aspects of credit needs in Retail & SME Banking in order to deliver acceptable levels of quality of loans and advances and provide high quality services within the agreed service levels.

The incumbent will perform the amongst others the below responsibilities;

- Ensure that all credit proposals adhere to the laid down procedures, policies, Banking Act, prudential guidelines.
- Liaising with the credit analysts at the service outlet to ensure quality proposals are provided to enable management reach a quality decision.
- Act as bridge between SME Banking & Retail Banking and the bank in developing products that are suitable for the bank and ensuring that they are within the current policy and if not then seeking waiver of the same from the relevant authorities.
- Actions pertaining to performance recognition of credit analysts within the branches as provided for in human resources policies.
- Make recommendations on the credit line proposals enabling the next level of authority to make sound credit decisions.
- Make decisions on inward clearing exception report requests, Temporary Overdrafts and Excess over Limits as provided for in the discretionary policy.
- Analysis of SME and Retail credit proposals against cannons of lending.
- Make contributions to product development team, ensuring that the new products add value to the existing products and developing processes and procedures for the same with a bias in credit.
- Advisers of the credit analysis team on the outcomes in the market that would affect the business.
- Conduct Basic, intermediate and Advanced Training to the credit Analysts and the relationship team.
- Approvals of ICERS, Excesses and temporary limits.
- Advise the relationship team on the restructuring of the NPLs and the Hardcore ODs.
- Drawing up of new procedures and policies for the newly introduced products.
- Identify training needs among the Analysts and relationship teams in SME and Retail, classify the needs as Basic, Intermediate or Advanced.
- Ensure that service levels are adhered to in relation to the Agreed TAT levels.
- Maintain a Database of CLPs and their respective positions.

Minimum Qualifications, Knowledge and Experience

- University Degree preferably in accounting, finance or business administration from a recognized institution.
- Any professional qualification in Banking, Finance or Accounting
- More than 5 years banking experience at least 4 must be in Credit
- Ability to provide leadership that motivates staff to maximise their productivity and retention.
- Knowledge of all lending products and the level of complexity inherent in those products.
- Ability to analyse all lending proposition and make sound recommendation/decision that will not adversely affect the Bank in the circumstances.
- Knowledge of changes taking place in both micro (banking industry) and macro (global) environment and ability to apply this knowledge to the benefit of the Bank.
- Ability to Disseminate information through training and coaching

If you believe you meet the above requirements, send your applications to the following address: **recruitment@abcthebank.com** on or before **19th September 2022**. Please put the position applied for as the subject of the email.

- ***Only short-listed candidates will be contacted. Canvassing will lead to automatic disqualification***