



## **ABC BANK**

### **EXCITING CAREER OPPORTUNITY**

ABC Bank is a leading commercial bank that has been in existence for the last 32 years. The Bank is seeking to recruit a dynamic, creative, self-driven and highly motivated experienced professional with good analytical skills.

#### **CREDIT ANALYST (MERU & NAIROBI REGIONS)**

Reporting to the Senior Credit Analyst, the incumbent will be charged with the responsibility of developing business opportunities in the bank by analyzing credit applications from the branch network and cross-selling other Bank products/services. The incumbent will also be responsible for providing operational support to the branch on credit issues while working closely with the Branch Manager, Relationship Managers and Officers to maintain a high degree of Customer focus and centrality.

#### **The incumbent will perform the amongst others the below responsibilities;**

- Analyzing credit applications received from Relationship Managers and Officers.
- Making appropriate recommendations and presenting them to Credit Committee
- Giving prompt feedback to branches on the fate of their credit applications
- Maintaining credit files & records
- Preparing regular periodic reports
- Keeping track of the Business growth
- Preparation of Monthly reports.
- Regular monitoring of overdue accounts and reporting on action taken to recover overdue amounts during weekly departmental meetings
- Maintaining and evaluating quality of Loans to ensure compliance with lending guidelines
- Ensuring relevant lending covenants are incorporated in the respective approval memos
- Advising Relationship Managers/Officers on all non-performing accounts to Remedial

#### **Minimum Qualifications, Knowledge Experience& Key Competencies**

The incumbents will be required to possess the following attributes/skills: -

- A business related degree from a reputable university
- Professional qualification such as CPA(K), ACCA or AKIB would be an added advantage
- Minimum 2 years working experience in credit analysis in a financial institution, preferably a bank
- Excellent Financial interpretation, Presentation & Report writing skills
- A good knowledge of the Banking Act
- A good knowledge of the Banking credit policies and lending guidelines
- A general awareness of the current business trends

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 indicate current position, current salary, names and contacts of three referees.

Please send your application on or before **13<sup>th</sup> December 2017** on the following address [recruitment@abcthebank.com](mailto:recruitment@abcthebank.com). Please put reference number followed by the position applied for in the application as the subject of the email

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