



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.

CREDIT ANALYST – SME BANKING

Reporting to the Senior Credit Analyst, the Incumbent will work as part of Credit Analysts Team to provide operational support on credit issues to the clients, assume accountability for 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;

- Performing a liaison role between the customer, and all other internal support division of the Bank.
- Educating clients regarding the parameter and routine procedures governing complex but standard commercial product.
- Interpreting the business and financial information e.g. balance Sheet, profit and loss projections and Cash flow projections.
- Filling the annual Credit review for the SME/ Retail Clients portfolio.
- Filling all requests for Credit or Collateral nature on behalf of the client in consultation with the Customer Relationship Managers.
- Maintaining relationships with clients to obtain and analyse financial materials i.e. Debtors List, management of accounts and cash flow budgets in terms of agreed covenants.
- Monitoring daily excesses, calling and seeking customer authority to regularize and ensure that clients facilities are managed within the parameters approved.
- Management of limits by ensuring that limits are timely renewed (Portfolio management).
- Accurately and efficiently collating and checking securities documentation and mandates for banking facilities.
- Following disbursement with the Credit and control of facility letters.
- Investigation and understanding Customer portfolio data to identify opportunities for additional facilities.
- Explaining, promoting and cross selling of additional value to existing and new clients.
- Analysis of SME and Retail credit proposals against cannons of lending.

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
- 5 years banking experience with at least 3 years in Credit Relationship environment
- 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.
- Good understanding of risk based/collateral lending.
- 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.

If you believe you meet the above requirements, send your applications to the following address: **recruitment@abcthebank.com** on or before **10th November 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***