

Job Title: Credit Analyst	Job Reference indicator:
Name:	
Organization Function: Credit Office	Job grade:
Organizational Level:	Location: Head Office
Reporting Relationships - Functionally reports into: Chief Credit Officer - Administratively reports to: Chief Credit Officer - Supervises: Nil	
Job objective(s) Review all credit requests and ensure compliance with standard regulations before disbursement	
Duties & Responsibilities - Review and appraise all credit requests - Generate monthly statutory reports on credit reviews - Ensure compliance with all credit approval processes and procedures - Review deal memos and product programs with the view of optimizing credit facilities and products - Confirm risk ratings of all customers and advice business offices on appropriate steps to take - Carry out all assigned tasks by the Chief Credit Officer	
Key Performance Indicators - Minimum turnaround time for credit processing - Adherence to the bank's policies and processes - Value addition to credit requests - High internal and external customer satisfaction index - Compliance with internal and external policies and regulations	
Minimum Education Qualifications - Minimum of Bachelors Degree - Relevant Professional Qualifications compulsory	
Previous Work Experience Requirements Minimum of 2-5 years banking experience	

Key Competency List Knowledge

- Good knowledge of financial accounting
- Good understanding of Financial statements
- Good knowledge of credit analysis and risk assessment
- Good knowledge of internal and external policies and procedures
- Regulatory Laws

Skills/Competencies

- Good analytical skills
- Excellent writing skills
- Good presentation skills
- High information/data gathering ability
- Strong attention to details and ability to work under pressure
- Supervisory skills

I, _____ have read and understood my job descriptions, and I hereby promise to deliver accordingly.

Name

Signature

Date

Supervisor:

Name

Signature

Date