



## **TRAINEE CREDIT ANALYST – RISK**

The Credit Analyst is responsible to evaluate and analyse credit proposals including complex requests i.e to review and assess the financial history of a person or company - to determine if they are a good candidate for a loan and make recommendation proposal to credit committee in line with the bank's credit policy. The selected candidate will have to register on the YEP programme.

### **PREREQUISITES:**

- Degree in Banking and Finance/Accounting from a recognized institution or an alternative qualification from a recognized institution in a field of study relevant to the scope of work, acceptable to the Bank
- Knowledge of regulations within the financial sector is a must

### **SKILLS:**

- A good understanding of Regulatory guidelines and credit risk policies and procedures.
- A broad understanding of policies and strategies within the country as they relate to the demands of the customer base
- Good computer proficiency with Microsoft Office
- Excellent oral and written communication skills, ability to convey information effectively and convincingly to all levels.
- Good credit, accounting, analytical skills and report writing skills.
- Able to work under pressure

### **KEY RESPONSIBILITIES (not limited to the following):**

- Evaluate and analyse credit proposal including complex request
- Provide timely credit reviews to enable the efficient management of portfolios to adhere to set SLAs. Exercising sound judgement in the evaluation of credit applications
- Prepare high quality and consistent credit reports and make recommendations
- Ensure that the bank complies with all financial regulations as set out by the regulatory bodies
- Assist in developing and executing analytical initiatives across the credit business unit and produce sound recommendations to increase profitability.
- Submission of regulatory reports in a timely manner as per set deadline by regulators
- Develop practical and appropriate professional credit solutions through understanding the customers' needs while ensuring the highest standards of credit quality through structured monitoring and control