EQUITY

JOB DESCRIPTION

Job title	Credit Analyst
Job Level	Senior Officer
Reports to	MANAGER CREDIT RISK UNDERWRITING

Job description- Key Responsibilities.

- As part of the credit committee of the Bank, participate in the review of creditworthiness and risks associated with potential business transactions with appropriate tools and models, with a view to providing mitigants to identified risks.
- Analyze financial and non-financial data for proposed credit to determine the degree of risk involved in extending credit or lending money to segments/ businesses, full assessment of liquidity, profitability, and credit histories of customers.
- Work closely with the Credit Quality Assurance Unit to proactively identify problem accounts and make timely recommendations to senior management for remedial action.
- Support the loan remediation team, in negotiating work out plans and strategies for delinquent customers
- Responsible for full Review of All credit Applications received from Business units and recommend to HOCC/EXCO for Approval.
- Supervise, provide appropriate guidance, and mentor Credit Mangers at Branches to ensure onboarding of good and quality business and adherence to all Bank policy and procedures including compliance with KYC.
- Preparation of Monthly activity Report for Credit Underwriting Unit and present at HOCC.
- Credit Risk assessment review and evaluation on various credit application submitted from Business Unit.
- Ensure adherence to approval procedures and credit standards as outlined in the bank's lending manual, maintaining strong internal controls and compliance.
- Assessment of Client Business for appropriate Cash flow assessment, Loan structuring and required amount proposition.
- Ensure all credit policy exceptions are appropriately escalated and authorized by the relevant senior approving authorities.
- Deliver a high level of internal customer service, emphasizing accuracy, responsiveness, and efficiency in line to agreed TAT.
- To monitor all aspects of the Bank's Credit risk management process and ensure that they follow the approved governance and escalate exceptions with recommendations to senior management for appropriate action.
- Provide Training and consultation to lending officers at Branch and Head office level.
- Ensure growth of a quality loan portfolio
- Undertake all such other roles and responsibilities as may be assigned by the Immediate Supervisor from time to time

Name of Employee: ______________________

Designation: ______________________

Signature: ______________________

Date: ______________________

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Name of Line manager: ______________________

Designation: ______________________

Signature: ______________________

Date: ______________________