

# VACANCY



**Job Title: MANAGER, CREDIT ANALYSIS**

Reporting to: CHIEF BUSINESS OFFICER

## Job Summary

To carry out detailed analysis, review and formulation of credit proposals/packages originating from the Corporate Business Segment in accordance with the credit policy and guidelines for presentation to Management Credit Committee for approval.

Major Duties and Responsibilities	Minimum Education Qualification
<ul style="list-style-type: none"><li>• Supervise credit analysts and Sales &amp; Service Officers to ensure reviews are done on time and adequate support is provided to the team.</li><li>• Improve the quality of credit analysis by providing on the job training to both the Credit analysts and Relationship managers.</li><li>• Evaluation analysis of corporate proposals in line with the credit policy.</li><li>• Review all credit proposals submitted by the Corporate Business Segment for accuracy and compliance with the credit policy before presentation to the relevant approval committee.</li><li>• Proactively drive the review process to ensure consistent, thorough and timely evaluation of existing credit facilities in accordance with the credit policy.</li><li>• Interface with the Corporate Relationship Managers to obtain appropriate information to evaluate risk from a credit perspective in line with guiding credit policies.</li><li>• Evaluation and assessment of Credit Risk and associated risk for corporate accounts and large accounts in line with credit policy.</li><li>• Vetting credit applications and making recommendations for approval or rejection in line with the Credit policy and borrowing limits.</li><li>• Suggest and recommend terms and conditions for the credit recommended.</li><li>• Liaise with Corporate for advances appraisal, reviews, excess reports, site visits, financials and other analysis related information to support the credit applications.</li></ul>	<ul style="list-style-type: none"><li>• Minimum of Bachelor's degree in business related subject or its equivalent.</li><li>• Professional banking, Insurance and Accounting qualification will give an added advantage.</li></ul>
	Work Experience
	Minimum of 4 years banking experience with not less than 3years in core credit operations in banking industry
	Key Required Skills
	<ul style="list-style-type: none"><li>• Demonstrate a proven ability to analyse credit proposals</li><li>• Understanding of business trends &amp; credit risk management trends in the financial services industry</li><li>• Ability to understand and analyze financial &amp; cash-flow statements and make useful deductions for decision-making</li><li>• Good coordination skills, strong interpersonal and communication skills</li><li>• Strong organizational and people management skills</li></ul>

All interested candidates who meet the criteria indicated above are requested to send their applications, and updated Curriculum Vitae to the following email: [recruit@orient-bank.com](mailto:recruit@orient-bank.com)

**Deadline is 26<sup>th</sup> June, 2021 at 5:00pm**

**Note:** Only shortlisted candidates will be contacted