

Join Our Team



CREDIT ANALYST

REPORTS TO: MANAGER CREDIT ANALYSIS

JOB SUMMARY

To provide an independent assessment of credit and business risks by ensuring detailed analysis, review and formulation of credit proposals/packages originating from the SME Business Segment in accordance with the credit policy and guidelines.

MAJOR DUTIES & RESPONSIBILITIES

- Preparation and submission of high-quality Credit Application documentation in accordance with the Bank's Credit Policy/Manual.
- Review and evaluate SME business applications for accuracy and compliance with the credit policy before presentation for relevant approvals.
- Monitor the SME Business Segment portfolio to ensure compliance with approved terms and conditions.
- Liaise with the SME Business Segment heads for advances appraisal, reviews, excess reports, site visits, financials and other analysis related information to support the credit applications.
- Ensure that all credit facilities within your portfolio comply with the Credit Policy and other applicable laws and regulations and, are monitored throughout the post disbursement phase.
- Ensure that all watch listed accounts within your portfolio that are discussed in the monthly watch meeting and action plans are recommended are followed through.
- Ensure that accounts within your portfolio with issues outstanding beyond a period of 90 days are reported on ASTAR.

- Ensure that accounts within your portfolio that have post approval terms including covenants, conditions, risk triggers are complied with.
- Ensure daily monitoring of Exceptions (limit excesses and other non-compliance with approved conditions).

MINIMUM EDUCATION QUALIFICATION

- Bachelor's degree in a relevant discipline
- Related experience or education in accounting/finance will be added advantage.

WORK EXPERIENCE

Minimum of 3 years banking experience with not less than 2 years in core credit operations in banking industry.

KEY REQUIRED COMPETENCIES & SKILLS

- Demonstrate a proven ability to analyse credit proposals
- Understanding of business trends
- Understanding credit risk management trends in the financial services industry
- Ability to understand and analyze financial & cash-flow statements and make useful deductions for decision-making

To apply, send your application to;
recruit@orient-bank.com

Closing Date;
Friday, 22nd October, 2021 at 5:00pm

Orient Bank is regulated by Bank of Uganda and Customer Deposits are protected by the Deposit Protection Fund of Uganda.



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