

JOB DESCRIPTION

Job Title	CREDIT ANALYST - BRANCH
Current Job Grade	N/A
Department	CREDIT
Section / Unit	BRANCH CREDIT
Location/Work Station	BRANCH
Reporting Relationships	
Reports to	Branch Business Manager
Direct Reports	N/A.
Indirect Reports	N/A
Job Purpose	
Responsible for ensuring that all loan applications are assessed as per the credit policy and that all deviations, if any, are properly mitigated and documented at the branch level.	
Key Responsibilities/ Duties / Tasks	
I. Managerial / Supervisory Responsibilities	
a) Contribute to the development of credit and financial models to be used by the business, including but not limited to bad debt modeling, debt collection processes, cash flow modeling, and loss rate assumptions	
II. Operational Responsibilities / Tasks	
a) Visit customers, assess applications, and ensure that credit parameters are adhered to. b) Ensure that agreed turnaround times are honored for all applications. c) Track deviations and any correlation between deviations and delinquencies and make recommendations about procedural or policy changes. d) Liaise with other departments to ensure that actions are appropriately carried out to execute on key initiatives to drive improved credit performance, reduce risk and improve accountability. e) Monitor the company portfolio and highlight any early warning signals. f) Ensure that all KYC guidelines issued by CBK from time to time are adhered to. g) Documenting daily collections activity h) Recommend credit limit adjustments by evaluating customer records, activity, and payment history. i) Alert management to emerging credit risks j) Participate in weekly reporting and account status meetings	

- k) Participate in ad hoc projects and audits as needed.
- l) Practice due diligence
- m) Performs other duties as assigned.

Job Dimensions:

Role makes:

- *Analytical decisions - reviewing and interpreting data and information and options to inform decision-making and the execution of responsibilities*
- *Operational decisions – for day-to-day work tasks*

IV. Working Conditions

Environment/work surroundings - Is exposed to minimum disagreeable conditions in the environment. The jobholder has normal office facilities which may include own office with desk, access to a telephone line with the outside world.

Job Hazards – Describe the nature of possible physical injury, illness, personal risk or reputational risk which the jobholder is exposed to while carrying out the job. State the frequency and probability of exposure.

No.	Hazard/Risk	Frequency

Job Competencies (Skills Job Knowledge, Experience and Attributes).

Academic qualifications

Degree in Business-related field from an institution recognized in Kenya

Professional Qualifications (Special training or Membership to professional bodies).

N/A

Previous relevant work experience required.

At least 2 years of experience in Retail/SME credit management preferably in credit analysis.

Functional Skills, Behavioural Competencies/Attributes:

Functional Competencies:

- *Comfortable in assessing clients without access to audited financials.*
- *Deep understanding of risk and its various dimensions like operational risk, credit risk, market risk, etc*
- *Ability to assess clients without access to audited financials.*

- Ability to handle multiple projects and submit applications on time.
- Understanding of business, economic, and industry risk.
- *Good analytical skills*
- *Good computer literacy and ability to process data on a computer spreadsheet.*
- *Knowledge of relevant legislation*
- *Knowledge of professional standards and etiquette.*

Behavioral competencies:

- *Good Communication skills*
- *Problem-solving skills*
- *Negotiation skills*
- *Interpersonal skills*
- *Conflict management skills*
- *Team player - having the ability to appreciate other people's perspectives.*
- *Organizing/planning skills*
- *Willingness and ability to travel.*
- *Ability to work under pressure*

Approvals:

	Name	Signature	Date
Jobholder	_____	_____	_____
HoD	_____	_____	_____
HR/CEO	_____	_____	_____