

JOB DESCRIPTION

Job Title	CREDIT ANALYST - SME
Current Job Grade	N/A
Department	CREDIT
Section / Unit	CREDIT – HEAD OFFICE
Location/Work Station	HEAD OFFICE - NAIROBI
Reporting Relationships	
Reports to	Credit Risk Manager
Direct Reports	N/A
Indirect Reports	N/A
Job Purpose	
Responsible for ensuring that all loan applications sent to HOCC are assessed as per the credit policy and that all deviations, if any, are properly mitigated and documented.	
Key Responsibilities/ Duties / Tasks	
I. Managerial / Supervisory Responsibilities	
a) Contribute to the development of best practice in credit underwriting and administration for SME clients for use by the business,	
II. Operational Responsibilities / Tasks	
a) Present credit applications to credit committee; b) Prepare the contracts for the approved SME applications and ensure that proposed covenants are in the legally binding contract c) Lead the development of a credit underwriting and administration regime for maintaining client documentation / accurate credit files and the periodic monitoring of exposure and covenant compliance. d) Produce high quality credit analysis of SME Customers of the bank. e) Maintain customer contact for obtaining credit-related information and ongoing monitoring of credit. f) Work closely with the relationship management team for each transaction and make a complete assessment of the associated risk. g) Act as a Portfolio Manager with responsibility for the continuous monitoring of credit risk, as well as the timeliness and quality of all credit applications pertaining to individual portfolio.	

- h) Prepare financial statements spreads sheets, written credit analysis for existing and prospective customers at the request of assigned relationship managers.
- i) Prepare credit renewals; recommend amendments to ensure that assigned portfolios are in compliance with internal and regulatory requirements.
- j) Perform industry peer comparison on a variety of operational and financial indicators.
- k) Carry out cash flow analysis using a variety of methodologies as appropriate.
- l) Monitors the quality of assigned portfolios on an on-going basis
- m) Will work closely with the Client Relationship Team and Senior Credit Analyst on all aspects of structuring deals and associated risk issues.
- n) Practice due diligence
- o) 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.

Have 3-4 years of relevant credit experience (preferably on SME credit analysis) and frontier markets.

NB: Experience in a bank branch environment would also be beneficial but not mandatory.

Functional Skills, Behavioural Competencies/Attributes:

Functional Competencies:

- Thorough understanding of financial statements and accounting policies.
- Well-versed in legal loan documentation
- Ability to handle multiple projects and submit applications on time.
- Understanding of business, economic, and industry risk.
- Good analytical skills including using computer spreadsheets
- Technology-savvy and up to date with latest technology advancements in the banking sector.
- 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 adapt working patterns in a fast-paced environment.
- Ability to work under pressure