

VACANCY

CREDIT ANALYST - HEAD OFFICE - DURBAN

Applications for interested and suitably qualified candidates are invited in respect of the above vacancy.

CORE PURPOSE OF THE JOB

To provide support to the Head Office Credit division by pre vetting applications for finance that falls within the different credit mandates of the Bank. Provides recommendations on every application prior to that application being vetted by the delegated authority. Submits requests for finance to the Board Credit Committee and Board of Directors for approval. Required to act as a back-up function for other credit analyst tasks in the department.

MAIN FUNCTIONS OF THE JOB INCLUDE:

Vetting Applications:

- Review and analyse finance applications within the mandates of Executive Credit Committee (ECC), Senior Management Credit Committee (SMCC), and Management Credit Committee (MCC).
- Assess credit risks, ensure compliance with regulatory and internal policies, and make recommendations for management approval.
- Board Credit Committee (BCC) Submissions: Prepare and submit applications to the BCC and Board of Directors (BOD) for approval.
- Compile necessary documentation and ensure all queries are addressed promptly.

Projects:

- Involve with credit projects such as CreditLens.

Internal & External Auditors:

- Coordinate with internal and external auditors, providing necessary information and addressing audit queries promptly.
- Prepare submissions for audits and ensure compliance with audit recommendations.

Credit Policies and Procedures:

- Assist in the creation, review, and enhancement of credit policies and procedural documents.
- Attend procedure review committee meetings as a representative of the Credit department.

Reporting:

- Preparation of reports to Board Credit Committee.
- Ensure accuracy and completeness of reports.

Credit Awareness and Training:

- Conduct credit awareness sessions and training for sales and credit staff on amended regulations, internal policies, and procedures.
- Prepare presentations and materials as required.

QUALIFICATIONS

- A Bachelor of Commerce degree in Accounting or Finance

PREFERRED EXPERIENCE

- At least 2 years' experience in the Banking industry, specifically with Credit / Accounting experience.

KNOWLEDGE

- MS Office
- CreditLens System
- DIX system
- Credit policies and procedures
- All Credit related legislation

Al Baraka Bank is an Equal Opportunity Employer. Applicants from the previously disadvantaged groups and people with disabilities will be given preference.

Kindly forward your CV to kameshini@albaraka.co.za