

Job Title:	Credit Analysis Officer	Reports to:	Credit Analysis Manager
Unit:	Credit Analysis	Department:	Credit Department
Grade:		Date:	
Job Holder:		Supervisor:	
Signature		Signature:	

Job Purpose Statement
<ul style="list-style-type: none"> ▪ To conduct detailed assessment of credit customers and ensure accuracy of financial and non-financial qualitative and quantitative information analysis in order to ensure the client credit worthiness & maintain CIB Kenya seniority, protection & control and efficiently monitor the customers' performance. ▪ To support the credit risk assessment on assigned customers and monitor accounts on daily basis to ensure abidance to approved facility structures.
Key Responsibilities
Financial <ul style="list-style-type: none"> • Analyze monthly performance reports for direct and contingent facilities to come up with recommendations to the senior credit officer regarding utilization patterns. • Develop awareness of the bank's portfolio of products including Corporate Finance, investments, FX, retail, deposits • Present required data for the periodic achievement and performance reports as needed.
Customer <ul style="list-style-type: none"> • Respond to clients' day-to-day inquiries and requests and ensure clients' problems are addressed promptly and that they receive top quality service. • Review daily balance of all clients and recommend the appropriate transfers/bookings to cover overdrawn accounts based on understanding of the customer's facilities, limits, documentation. • Ensure close follow up of the latest development to be on the top of the relationship and always report any discovered negative outlooks.
Internal Business Process <ul style="list-style-type: none"> • Follow all relevant department policies, processes, standard operating procedures and instructions so that work is carried out in a controlled and consistent manner. • Comply with all relevant CBK regulations, banking laws, AML regulations and internal CIB Kenya policies especially the Credit Policy guide and code of conduct in order to maintain CIB's sound legal position and mitigate any potential risks. • Ensure the timeliness and quality, accuracy and depth of the annual reviews/memos/site visits call memos presented and verify the data incorporated in such reviews. • Support workflow and IT enhancement projects to reduce the TAT and ensure smooth workflow. • Monitor non-performing accounts through past due reports, highlight problems if any and rectify them via the appropriate financing schemes. • Monitor all accounts on a daily basis through customers' position/balances reports.
Functional responsibilities <ul style="list-style-type: none"> • Perform the accurate spreading of audited financial models as well as projected figures in line with the historical account performance and in accordance with current and expected market changes to ensure that the presented scenario is logical, attainable, and defensible based on available market and peer analysis. • Preparing the write ups of base memos, annual updates and restructure memos covering the sections pertaining to the company's overview, financial statement analysis, main credit considerations, CBK & CPG requirements with strict adherence to Central Bank of Kenya (CBK) and Credit Policy Guide (CPG) rules of existing clients and new commitments in line with set turnaround time (TAT)

- Develop strong knowledge and awareness of the assigned industries portfolio to ensure quality financial analysis and write ups.
- Conduct periodical market research reflecting recent industry developments in order to depict any early warning signals that might trigger migration of Risk Rating (RR) in liaise with the Risk Group.
- Support the manager to conduct and document regular visits to clients' offices/factories to assess the operation's cycles, assets, production process, inventory storage procedure etc, to be able to present coherent in-depth analysis.

Our Values

- Customers First
- Lead The Market
- Agility
- Integrity

Job Specification

Academic

- Bachelor Degree of Commerce, Business Administration, Economics, Accounting, or its equivalent.
- Relevant professional qualification in Banking, accountancy, credit courses / risk management
- CPA(K) /KASNEB/ACCA

Desired Work Experience

- At least 4 years work experience in a bank or financial services institution of which at least 2 year should have been in analysis/credit/Risk.
- Relevant professional qualifications in Banking, accountancy, credit / risk management

Reporting Relationships: jobs that report to this position directly and indirectly

Functional Reports	Nil
Administrative Reports	Nil

Stakeholders: key stakeholders that the position holder will need to liaise/work with to be successful in this role.

Internal	External
Credit Risk Credit Administration Credit Operations Credit Collections Legal Business Development Audit and Compliance HR IT	Customers TransUnion/Metropol ICPAK

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make *(Indicate if it is Operational, Managerial or Strategic)*

N/A

Ideal Job Competencies: Technical Competence	
1.	Analytical Thinking – Level 2
2.	Customer Service Orientation – Level 2
3.	Information Seeking – Level 2
4.	Professional Standards – Level 1
5.	Self-Control – Level 2
6.	Work Completion – Level 1

Ideal Job Competencies: Behavioral Competence	
1	Excellent command of English language coupled with strong communication skills.
2	Product and policy knowledge of the bank and knowledge of services granted by each department and affiliates
3	Excellent computer and presentation skills.