

VACANCY

CREDIT ANALYST - DURBAN CORPORATE

CORE PURPOSE OF THE JOB

To provide for the preparation of Credit proposals required by the Executive Credit Committee, encompassing the analysis of client's financial position and/or other key risk factors in order to determine whether or not Finance can be extended for assets and/or trade.

KEY PERFORMANCE AREAS

Credit Proposals

- Analysis of financial statements and management accounts in order to assess financial performance of applicants as well as guarantor entities
- Analysis of Value Added Tax (Vat) returns and book debts
- Creates a SWOT analysis in order to identify risks associated with clients thus highlighting the banks awareness to potential hazards
- Identifies risks with respect to client and/or Industry and mitigating factors
- Prepares Executive summaries for Board Credit Committee (BCC) and Board of Directors (BOD) submissions

Analysis of Book Debts

- Conducts analysis of book debts on a quarterly basis for clients, whose cession of book debts are held as security which entails liaising with clients to determine recoverability of book debt balances that are outstanding
- Prepares book debt pack schedules which entails security values for each client and risk rating on a monthly basis
- Responds to queries on the analysis raised by the Management Credit Committee(MCC)

Trade Review

- Maintains and updates trade review lists and registers for all trade and revolving asset facilities by updating various fields including but not limited to: review dates, level of facilities, ECCM approval dates, date review letter submitted etc.
- Maintains and updates outstanding information lists for each application and subsequently follows up with the relevant departments and/or clients

Review Letters

- Prepares trade review letters requesting financial information from clients and/or the clients accountants for annual trade reviews
- Follows up on receipt of letters and submission of information on an ongoing basis

General

- Follows up on financial information to be provided and queries raised with clients

Preferred Qualifications

- A degree or relevant qualifications in Finance/Accounting will be required in order to meet the requirements of the role at the highest level of competence

PREFERRED EXPERIENCE

- Minimum of 2- 3 years' experience in the Finance/Accounting Environment

SKILLS REQUIRED

- Customer Orientated
- Accuracy
- Attention to detail
- Organizational Ability
- Documentation Control
- Deadline Driven
- Professional
- Trustworthy

Interested candidates to send their cv's to suhinau@albaraka.co.za by no later than 15th of February 2019.