


Credit Analyst

 Closing Date: 15th August 2024

Program Outline

Nations Trust Bank's Credit Analyst Program is one of the most robust training programs that allow you to elevate your career path. The selected candidates will be going through a 9 months comprehensive training program and upon successful completion and evaluation you will have the opportunity to join as a Junior Manager in Corporate or Commercial Banking Units.

Job Profile

Credit analysts play a vital role in helping banks in Branch lending portfolio under Consumer, Commercial and Corporate segments to maximize income generated and to ensure quality lending

Special Skills

- Credit Knowledge
- Client relationship management
- Deal structuring, external stakeholder management Knowledge in financial industry & Economic outlook
- Logical & analytical skills
- A fair knowledge / understanding of theoretical and practical skills in lending and finance
- Good interpersonal & communication skills

Job Responsibilities

- Carry out detailed analysis on assigned clients' financial accounts, business models, market conditions to determine the risks in credit and prepare credit memos/reports for the approval highlighting the risks and mitigants.
- Conduct credit structuring as per the needs of respective clients, while establishing risk mitigating techniques.
- Facilitate cross-selling of Bank's products and services among Consumer, Commercial and Corporate clients.
- Ensure the portfolio and all lending transactions comply with the Bank's credit policy and guidelines.
- Post disbursement monitoring, covenant tracking, compliance and housekeeping to maintain a quality portfolio.
- Carry out quarterly credit spot checks on all branches or assigned portfolio to ensure smooth credit operation.
- Assist the team in managing daily activities relating to the portfolio and advice on matters pertaining to risk and reward.
- Pro-actively manage risks and excess on portfolio and ensure highest credit standards.

Experience & Qualifications

- Minimum 2 passes in Advanced Level Examination
- Bachelor's degree in Finance / Economics or Accounting from a reputed university (Fully qualified)
OR
- CIMA/ ACCA/CFA /CA (Final stage)
- Age 21 - 27 years