

ECOBANK CAMEROUN S.A.

is recruiting a

Senior Credit Analyst in the CIB Department

ready to work across the national territory.

The position is based in Douala.

Job grade : 8 - Job level : 4B

JOB PURPOSE

- Operational credit support to Corporate Bank with full accountability for the credit analyst process across client portfolios

KEY RESPONSABILITIES

CREDIT MANAGEMENT – 35%

- Accountable for the review, structuring and approval of credit facilities (CA Package-Spread, BIR, MAP CA Face, RAAC, Checklists, Documentation, CA remarks, CCM; CLMRs) together with the credit centers to ensure appropriate credit decision taken.
- All information required to complete the CA is to be obtained timely for the Credit commentary and analysis to be completed.
- All CA's falling due within the period are to be submitted by the 15th of the month in which they are due. You are responsible for ensuring the timely submission.
- You will be directly responsible for all aspect of the credit analysis and the quality of the submission.
- You are required to ensure that the credit quality and integrity of your portfolio is maintained.
- To monitor the booking of credit facilities with credit administration
- All credit deterioration are to be advised immediately when knowledge of this comes to hand in order to protect the bank interests.
- Responsible for credit related advice and guidance on the corporate business.
- Review corporate bank portfolio and ensure that a maximum NPL of 3% of portfolio and 1% of portfolio revenues is maintained.
- In liaison with the relationship officer and credit Administration Department, continuously monitor the portfolio risk in order to ensure an acceptable portfolio risk rating.
- Provide back-office support to relationship officers.
- Proactively research market and client related aspects and communicate information obtained through market intelligence reports etc., to pre-empt business risks and opportunities.
- Responsible and accountable for all aspects of the bank's lending relationship with customers.
- Responsible for accuracy and completeness of information supplied to the bank on which decision are taken.
- Responsible for monitoring the credit performance of customers and assessing on a continuous basis the customers condition dynamically whenever interim information is available and/or received.
- Pay regular visit to customers with sales officers (existing and prospects) and promptly document such visits to record pertinent information.

CUSTOMER SERVICE – 25%

- Achieve minimum customer service rating of very satisfied in terms of turnaround time in submission of credit application for approval.
- In conjunction with relationship officer, develop and maintain credible relationship with clients at appropriate levels through reliable, proactive service delivery and the application of specialist.

SELF DEVELOPMENT & TEAMING – 15%

- Remaining up to date on all bank credit policies, credit products, FX, interest rates as well as economic and social development in the environment

Provide cover for other credit analyst in case of absence or workload.

- You are required to avail yourself of the considerable web-based training that is accessible on the ECOBANK intranet site to enhance your knowledge and skills on products and services offered by the bank.
- You are to demonstrate by way of certificate that you have completed at least 01 meaningful product or risk training per quarter.
- You are required to appraise yourself of the various courses that are offered externally at approved/recognized educational institutions and identify those which you believe would be directly beneficial to further developing your knowledge and skills with a view to progressing your career in discussion with the CBH, appropriate course will be selected for your further educational enhancement.

RISK AND COMPLIANCE – 25%

- Ensure compliance with all group and regulatory policies and laws.
- Ensure credit facilities are structured in compliance with group credit and other policies.
- Achieve ARR rating of acceptable.
- Perform all other duties as reasonably assigned.

JOB SCALE

- **Human Resources:** N/A
- **Others:** Frequently in interaction with GAMs/RAMs/LAMs.

JOB PROFILE

Experience

- At least 3-5 years sales experience in Credit Analysis, with good sales track record.
- Customer focused & results orientated.
- Good verbal and written communication skills in relevant languages to the accounts assigned.
- Ability to pull together various resources to sell and deliver customer solutions.
- Good organizational and time management skills are highly desirable.
- Result driven team player.

Education

- Minimum bachelor's degree/ HND /Licence in Accountability, Finance or Economy or related field of study.

Personal Attributes

- Analytical with good knowledge of credit policies and procedures, prior experience in credit process.
- Teamwork and Cooperation.
- Decision Making & Supervising.
- Strong interpersonal, and communication skills.

APPLICATION PROCESS

Please submit your CV and motivation letter to ECM-Recruit@ecobank.com latest **May 27th, 2024 at 5pm prompt**, with the subject **«Senior Credit Analyst, CIB »**

NB: Only applications matching with the desired profile will be contacted

Ecobank Cameroon is an equal opportunity employer and will not discriminate on the basis of gender, religion, ethnicity, physical ability, etc...

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