

Job Profile

- Assist Branch Manager in marketing Assets to Retail & SME clients, and to ensure minimum/ low levels of NPA and the monitoring of excesses of the Branch
- Assess client's requirements and structuring credit facilities for approval
- Completion and lodgement of the security documentation pertaining to the facilities
- Manage the lending portfolio of the branch in liaison with the Branch Manager
- Act as an intermediary between the clients and the bank to ensure specified service standards
- Monitor and follow up of credit facilities granted to ensure the quality of the asset portfolio in a timely manner
- Compliance of all lending transactions relating to said clients of the portfolio assigned with the bank's credit policy & guidelines

Special Skills

- Excellent analytical and report writing skills in order to write detailed credit proposals independently
- A fair knowledge / understanding of theoretical and practical skills in lending and finance
- Excellent communication and interpersonal skills
- Basic skills in marketing and sales
- Fair understanding of Trade Finance and Treasury Operations with excellent analytical skills

Experience & Qualifications

- Minimum of 5 years experience in a Bank /Financial Institution with a minimum of 2 years experience in Credit

OR

- Minimum of 4 years experience in a Bank /Financial Institution with a minimum of 2 years experience in Credit
- A part qualification in Banking or CIMA/CIM/ACCA/ACA or completion of 2 years of a 3 years Degree Program