

# Credit Analysts



We invite applications from highly driven and accomplished individuals for the position of Credit Analyst.

## The Job Role :

Responsible for the preparation of credit proposals with the ability to carry out an in-depth analysis of credit, risk, financials and other industry information in coordination with the Unit Head, Relationship Managers and Customers.

## The Candidate Profile

- ▶ Possess 06 years of experience in banking / financial industry with a minimum of 3 years' experience in a similar capacity in credit.
- ▶ Should possess a degree in Management / Accounting or a full professional qualification in Banking or equivalent.
- ▶ Comprehensive understanding of credit / risk evaluation, financial statements and cash flow analysis (including preparation of spread sheets and interpretation of financials).
- ▶ Ability to understand customer requirements, analyze financial records of clients, negotiate and structure lending packages to suite customer business needs within the credit policy framework of the Bank without compromising any associated risks.
- ▶ Accountable for the entire process from preparation of the credit appraisal to approval and dispatch of letter of offer within agreed TAT whilst adhering to laid down credit / risk policy and other guidelines of the bank.
- ▶ Excellent written and interpersonal skills with the ability to maintain cordial relationships with all stakeholders.
- ▶ Committed to achieving individual and team goals.
- ▶ Knowledge in Trade products will be an added advantage.

## Rewards

The right candidate can look forward to an attractive remuneration package inclusive of staff loan benefits at concessionary interest rates and career prospects.

Applications must be forwarded to [jobs@unionb.com](mailto:jobs@unionb.com) with the names of two non-related referees on or before **11th March 2024**. The email subject line must state "**Credit Analyst**". All applications will be treated with strict confidence. Only shortlisted applicants will be notified.

**We are an equal opportunity employer.**

# UNION BANK