

## **JOB DETAILS**

**Job Title :** Credit Analyst: Commercial Banking & Transformation ( Nelspruit )  
**Division:** Risk Management  
**Remuneration:** 696 106,00  
**Job Type Classification:** Permanent  
**Email CV to :** recruitment@tianaconsulting.co.za

## **MAIN PURPOSE OF THE JOB**

Carry out quality credit assessment, present bankable solutions and manage the credit risk of a portfolio of clients in the Agri-business value chain in the designated regional Office.

To manage and perform quality credit analysis; financial analysis, including data collection, trend analysis, peer comparisons and industry overview to ensure good quality credit submissions to Credit Managers and Credit Committees for the allocated portfolio i.e. Commercial and Transformation Credit applications and mitigate any potential risk on behalf of the Land Bank and recommend bankable solutions in accordance with approved Credit Policy, norms and the delegated level of power. Responsible for maintain the portfolio including conducting annual credit reviews on existing portfolio, and re-advancing of production loans and revolving loans within assigned DOP and as when required by management.

Key Performance Areas

### **1. Credit Assessment and Risk Management**

- Carry out full credit assessments within allocated portfolio through credit submissions, financial analysis, reviews, re-advancing loans, collateral analysis, approval conditions tracking and risk management.
- Check the credit submission for completeness, including accompanying documents in terms of the approved loan guidelines.
- Ensure that all relevant information and documentation has been received from the operations as per the agreed checklist
- Follow up with the Provincial officees to ensure that all supporting documentation is complete
- Ensure that loan applications conform to the set standards, highlight anomalies and suggest corrective measures
- Align products to the purpose of the loan and the Credit Policy to suite customer's needs
- Co-ordination of PCC and RCC setting up of agenda(s) for application(s) to be heard
- Reporting stats of application(s) processed for allocated region(s)

### **2. Stakeholder Relationship Management and Team Support**

- Build relationships with all the relevant stakeholders to ensure understanding of requirements and addressing any credit related issues
- Respond to queries received from the Provincial office operations and the relevant Credit Committee
- Promote a culture of credit risk management at Provincial office level.
- Provide guidance and training to operations on credit related matters
- Adhering to legislative requirements
- Pro-actively develop self with regards to other / new products in the Land Bank
- Manage own career and personal developments
- Demonstrate behaviour that is aligned to the Land Bank values
- May be required to represent Credit on projects as assigned by management
- Research, compliance training, maintain stakeholder relationship management and team support

### **3. General Administration and Audit Matters**

- Ensure that documentation is archived in accordance to the Bank's policy for record and audit purposes
- Attend to audit findings as and when required within area of responsibility
- Take remedial action on all audit findings and ensure that issues are resolved or addressed
- Ensure recording of all credit committee meetings are loaded on the v-drive
- Ensure feedback is given to all the relevant stakeholders on outcome of the application
- Manage capturing of weekly and monthly stats reports
- From time to time may be requested be secretariat for ECC, which involves co-ordinating ECC meeting and taking minutes in compliance with the prescripts of the charter.
- From time to time we maybe required to assist in the various provincial office and regional. Offices.

#### **4. Loan Policies and Procedures**

- Provide input to policies and procedures and updates and identify opportunities to improve as and when required
- Provide inputs on lending norms and credit criteria to be applied on new products
- Participate in the review of Credit Policies and procedures.
- Ensure that the Provincial officees are informed of changes to policies and/or of credit policies and procedures that have been approved
- Provide guidance to the operations at Provincial office level to ensure consistency and a standardised approach
- Applying credit policies and procedures and input in improving standard and operating processes and procedures.

#### **Preferred Minimum Education and Experience**

3 year Tertiary Qualification (Commerce) Majors Accounting; Agri Economics, Credit Management

Thorough knowledge of the

- NCA, CPA, FICA and related credit regulatory requirements
- The primary and secondary agriculture sector finance.
- Appraisal of credit proposals and deal structure for: assets finance, working capital, back ward and forward integration finance
- Advanced business acumen

#### **Critical Competencies**

- Microsoft Office
- Knowledge of risk management principles
- Knowledge / Experience of compliance systems / tools
- Compliance Management Principles
- Knowledge of Compliance related legislation
- Knowledge of Business
- Law Principles

#### **Additional Requirements**

- Travel is an integral part of the role
- Extended hours as and when required