

JOB DETAILS

Job Title	Client Banking Analyst (Commercial Banking & Transformation) - Kroonstad
Division	Banking
Unit	Commercial Development Banking
Remuneration	756 043,80
Job Type	Permanent
Location	Free State Province
Email CV to	recruitment@tianaconsulting.co.za
Enquires to	+27 (0) 11 431 1354
Closing date	29 April 2026

MAIN PURPOSE OF THE JOB

- To work closely with the Relationship Manager and Provincial Head to package the credit submission documents for Credit Committees.
- To act as consolidator of inputs from team members in the development of the business case for loan applications – inclusive of working on a team-basis with members of the team in the Provincial Office and the Credit Analysts in the Risk Management Division.
- Financial Modelling, Analysis & Deal structuring.
- To provide recommendations on the viability of the loan application based on analysis and interpretation of, amongst others:
 - o The business case
 - o Financial statements – inclusive of cash flow projections
 - o Risk Considerations and Mitigation thereof
 - o Security and Collateral
 - o Development, Social and Environmental Impact considerations
- To provide a first level quality assurance function on the applicable policies and procedures related to the transaction under consideration.
- To provide first level quality assurance across key systems used by business such as SAP, CRM and Acceleris.

Key Performance Areas

1. Facilitate Development Transformation Of The Agricultural Sector

- Prepare, review, and enhance application materials for all applications, i.e., Blended Finance, Agro-Energy Fund, etc., to meet high standards of accuracy, completeness, and compliance.
- Analyse and understand the criteria for approval of all applications, such as BFS and Agro-Energy Fund applications.
- **Financial Modelling, Analysis & Deal Structuring**
 - Provide recommendations on the viability of the loan application based on analysis and interpretation of, amongst others:
 - o Viability of the business case
 - o Alignment to the Bank's mandate
- Structure the most optimal transaction based on legal aspects, regulations, and the mandate of the Bank.

- Depending on the outcome of the assessment, compile a report on the outcome of all assessments highlighting risks, irregularities, business deterioration, and insights.

2. Growth, Profitability And Financial Performance

- Assist the Relationship Manager and Provincial Head in developing and implementing strategies to meet financial sustainability targets.
- Conduct regular reviews of existing clients with stand-alone accounts to identify potential opportunities for cross-selling
- **Proactive portfolio management:**

Within 72 hours of receipt of the new file, undertake the client on boarding process:

- Validate the loan conditions, update the loan conditions register, and diarise the expected due date for each condition on the system.
- Inform the client of the loan conditions and the adherence thereof.
- Validate the client information with the client and update the system. This will include validation of the instalment due date alignment to the client's income cycle, commodities, and KYC documents.
- Measure the cost-to-income ratio to ensure positive portfolio health.
- Aim to keep overdue reviews within a threshold not exceeding 5% of total reviews, taking corrective action when necessary.
- Support the Relationship Manager and Provincial Head in monitoring the performance of clients in stage 1 and stage 2 to ensure portfolio health.

3. Client Relationship Management And Preservation Strategy

- Establish and manage a tracking system to monitor response times and ensure timely follow-up.
- Support the Relationship Manager's turnaround time to address and respond to client complaints aligned with standard level targets.
- Support Relationship Managers in driving client contracts through the loan origination process within stipulated timelines for client satisfaction – 90 days.
- **Proactive arrears and default management:**
 - Obtain approval from the relevant credit committees regarding changes in members/trustees/directors and sureties of pre-legal arrear clients.
 - Obtain approval from the relevant credit committees on the release or leasing of security (person and/or property).

4. Stakeholder Relationship Management

- Actively gather and analyse feedback from stakeholders to enhance the application process.
- Implement changes and improvements based on feedback to ensure the continuous progression of applications.
- Ensure effective collaboration with internal stakeholders to meet business needs.

5. Process Improvements

- Continuously refine and optimise application strategies to increase the likelihood of approval.
- Develop and implement strategies to enhance the efficiency and effectiveness of loan disbursements.
- Ensure effectiveness of data management practices and discipline to support effective analysis and analytics.

6. Governance, Enterprise Risk Management, and Compliance

- Monitor the client accounts within allocated portfolio in compliance to the terms and conditions of the approved loan agreement and ensure adherence to the terms.
- Quality of first level quality assurance ensuring risk and compliance and applying applicable policies and procedures.
- Provide a first level quality assurance function on the applicable internal and external statutory requirements, policies and procedures related to the transaction under consideration.

Preferred Minimum Education and Experience

- NQF Level 5: or Relevant three year qualification - BTech in Credit or Risk Management or - Undergraduate Degree in Commercial / Business Sciences / Risk Management / Investment Management.
- Post qualification experience which will typically include the following: 3 to 5 Years
 - Experience as a Credit Analyst, or relevant credit / lending assessment experience in a commercial or corporate banking environment
 - Experience in a Financial Services Lending environment
 - Relationship management experience in a customer facing environment - within an agricultural environment an advantage

Critical Competencies

- Computer
- Communication
- Financial Principles
- Interpersonal
- Reporting
- Planning
- Analytical
- Time Management

Additional Requirements

- Extended hours as and when required
- Valid driver's license
- Travel as and when required

