

# Exciting Career Opportunities

<b>Designation:</b>	Corporate Credit Analyst (X2)
<b>Reporting Line:</b>	Head Debt- Corporate & Investment Banking
<b>Business Unit:</b>	Corporate & Investment Banking
<b>Location:</b>	Lusaka
<b>Job Purpose</b> To analyse corporate credit data and financial statements to determine the degree of risk involved in extending credit or lending money.	
<b>Key Outputs &amp; Responsibilities</b>	
<p><b>Accurate, timely analysis and processing of Corporate Credit Applications</b></p> <ul style="list-style-type: none"> <li>Collect relevant information and process credit applications in line with bank policy to reduce audit exceptions.</li> <li>Analyse credit proposals and ensure they conform to policy and the risk &amp; return parameters to ensure that there are no policy breaches.</li> <li>Assess, review and make recommendations to appropriate committees on credit requests in line with agreed risk acceptance criteria.</li> </ul>	
<p><b>Adherence to governance, regulatory and compliance requirements</b></p> <ul style="list-style-type: none"> <li>Remain abreast of new legislation and the potential impacts thereof.</li> <li>Comply with regulatory requirements and internal control frameworks.</li> </ul>	
<p><b>Stakeholder Engagement</b></p> <ul style="list-style-type: none"> <li>Provide constructive support and advice to the business to assist them to structure transactions that comply with the bank's credit policy framework.</li> <li>Build strong internal and external relationships, displaying sound abilities to communicate at all levels.</li> <li>Build relationships with peers across the group that will facilitate the achievement of business</li> </ul>	
<p><b>Effective teamwork, self-management and alignment with group values</b></p> <ul style="list-style-type: none"> <li>Achievement of results through strong internal and external partnerships.</li> <li>Plan and manage own workflow, anticipating obstacles, juggling priorities and following through on objectives within agreed timeframes and according to quality standards.</li> <li>Display skill at mentoring/coaching others and resolving conflict.</li> </ul>	
<b>Technical Knowledge and Skill Requirement for the Role</b>	
<p><b>General Pre-requisites</b></p> <ul style="list-style-type: none"> <li>Highly analytical and attentive to detail to be able to evaluate information</li> <li>Must be an independent thinker who is able to form a credit view given limited information and who is not easily influenced</li> <li>Judgement and decision-making skills</li> <li>Strong relationship building and interpersonal skills</li> <li>Resourceful problem solver</li> <li>Strong communication skills with an ability to challenge in a measured and constructive way</li> <li>Sound self-management and follow-through skills with an ability to meet deadlines and stay abreast of new requirements</li> </ul>	
<p><b>Technical Pre-requisite</b></p> <ul style="list-style-type: none"> <li>Sound financial appraisal skills encompassing knowledge credit administration, credit analysis and restructuring</li> <li>Able to analyse and interpret financial statements</li> <li>Insight into business and industry credit risk trends</li> <li>Understanding of the regulatory and legal framework that guides the lending of money</li> <li>Strong knowledge of the full MS Office skills</li> </ul>	
<b>Education and Experience Requirements</b>	
<ul style="list-style-type: none"> <li>Grade 12 School Certificate with 5 credits, English and Mathematics inclusive.</li> <li>Degree in Accountancy or ACCA/CIMA/CA Zambia</li> <li>Credit Accredited</li> </ul>	
<b>Experience, Skills &amp; Knowledge</b>	
<ul style="list-style-type: none"> <li>Minimum 3 years' experience in corporate credit underwriting in a Bank</li> </ul>	

Interested Applicants who meet the job requirements should e-mail their CV's to [jobs-zm@bancabc.co.zm](mailto:jobs-zm@bancabc.co.zm) or [jobs-zm@bancabc.com](mailto:jobs-zm@bancabc.com). Only shortlisted candidates will be contacted. **Clearly state the job applied for in the subject field.**  
**Closing date: Friday 18th November, 2022.**

**Reshaping African Banking**