



JOB DESCRIPTION			
JOB TITLE:	CREDIT ANALYST RETAIL	REF NO:	
REPORTS TO: (Job Title)	HEAD MORTGAGE AND CONSUMER CREDIT	START DATE:	
DEPARTMENT:	MORTGAGE AND CONSUMER CREDIT	DIVISION:	RETAIL

1	JOB ROLE
	Responsibility for the operational running of the Credit Department
2	JOB RESPONSIBILITY
	<ul style="list-style-type: none">To provide support to the Head Credit to manage the review, investigation and minimising of credit risks associated with loan applications in accordance with the Bank’s operating policies and procedures
3	JOB TASKS
	<ul style="list-style-type: none">Operational responsibility for the review and assessment of all new loan applications received from the branches in a timely manner and to provide recommendation for approval or decline to the Head Credit and the appropriate Credit CommitteesEnsure timely delivery of responses to branches when requesting further information and follow up action points where necessaryProvide a rationale for agreeing or rejecting the application prior to submitting to the Head of CreditChecking of draft documents and maintenance of all loan documentsDocumenting all processes and maintaining all procedure manualsOperational responsibility for the annual review process for all existing credit portfolio loans to ensure that all the borrowing requirements and covenants are being adhered to in order to ensure satisfactory credit quality, and early identification of potential problems loansSupport the Head Credit in the review and monitoring of Watch List accounts and ensure delivery of any reports to facilitate regular reviews of Watch List accountsAssist, as appropriate, in the structuring of new transactions to enhance credit quality and risk mitigationCompile, analyse and report portfolio information to enable calculation of general provision levelsEnsure the credit process adheres to TCF principles and Customer First standardsManage any miscellaneous correspondence with the BranchesSupport the provision of any required credit training to branches to ensure full understanding of policies and practicesDeputise for the Head Credit as needed in his/her absence



4	SKILLS				
	<p><u>Technical Skills required</u></p> <table border="1" data-bbox="201 448 1390 555"><tr><td data-bbox="201 448 588 488">Software</td><td data-bbox="588 448 1390 488">Use of excel, word & powerpoint</td></tr><tr><td data-bbox="201 488 588 555">Other</td><td data-bbox="588 488 1390 555">Commercial and/or Buy to Let & residential underwriting skills for minnum of 5 years with previously held mandate essential</td></tr></table> <p><u>Written & verbal skills required:</u></p> <ul data-bbox="236 658 962 689" style="list-style-type: none">• Excellent communicator both verbal and written essential	Software	Use of excel, word & powerpoint	Other	Commercial and/or Buy to Let & residential underwriting skills for minnum of 5 years with previously held mandate essential
Software	Use of excel, word & powerpoint				
Other	Commercial and/or Buy to Let & residential underwriting skills for minnum of 5 years with previously held mandate essential				
5	OTHERS				
	<ul data-bbox="236 887 1378 985" style="list-style-type: none">• Exposure to foreign banks or international experience preferable• Familiarity with credit reference agency searches, valuation reports and financial accounts & statements				