

Analyst - Credit

Job Purpose:

To support the sales team in the daily credit application processing & follow-up. To mitigate risk of lending to customers by providing a critical analysis of customers credit applications so as to make informed business decisions.

Key Responsibilities:

- Engage with sales representatives for customers financial and credit related information.
- Compute financial ratios to evaluate customer's financial status.
- Analyse customer's credit information and financial data to determine the degree of risk involved in extending the credit.
- Evaluate customer records and make appropriate credit recommendations aligned with current risk appetite of company.
- Prepare credit applications, inclusive of credit analysis and summaries of credit facility requests and submit to relevant credit authority for approval.
- Monitor customer's credit worthiness and obtain periodical information of their financial and industrial environment and prepare credit review papers.
- Comply with, and stay abreast of, relevant policies and procedures in the processing of credit applications.

Candidate profile:

- Degree in Finance/Accounting or related fields
- At least 1 year relevant experience is preferable
- Adept with Microsoft Excel
- Oral and written communication
- Analytical Skills
- Attention to detail

Applications are to be made directly to scott.tapson@cim.mu via email of updated CV and application letter.

Closing date of this internal advertisement is 30 June 2023