

Credit Portfolio Analyst

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Company: Fuzu

Location: Nigeria

Category: business-and-financial-operations

Job Summary

Contract Type:

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Prepare internal credit risk analytical reports of the Bank. The main reports are:

Credit risk reporting package

Vintage analysis report

Transition matrix report

Sector analysis report

Boar Pack reports

Monthly Management Risk Committee reports/presentation

Various ad-hoc credit risk analysis reports

Provide monthly analysis using dashboards to highlight portfolio-related risk management issues,

Including concentration, patterns, trends monitoring, and stress testing.

Liaise with CBN on the CRMS platform for effective disbursement of the loan at the right time

Perform direct debit for delinquent clients through NIBSS Platform and any other direct

debit platforms

Prepare reports for the Baobab Group Risk Department, including:

Monthly Group Credit Risk Report

Other credit risk related reports for Baobab Group (as delegated)

Share credit risk trends, patterns, and stress testing results with the Group Risk department.

Coordinate the Bank's write-off process from the branch level to HQ by ensuring that all write-off documentation is handled properly and documented. This includes a write-off memo to Management for final approval.

Coordinate the Monthly Management Risk Committee meetings. This involves taking full ownership of all reports and materials required at the Management Risk Committee; by preparing, updating the MRC presentation, and liaising and supporting other units/department to update their contribution to the presentation.

Analyze data on various types of bank credit products.

Organize and provide credit data on Nigeria's Microfinance Sector and Banking Sector.

Provides technical assistance to Branch and Head office Managers and the Group with regards to insights on credit risk modeling and preparation of the financial report.

Perform other related duties as required by the Chief Risk Officer or Executive Management.

Internal Relations with all staff and authorities:

Source of Information:

Baobab Data warehouse Senegal

Core Banking Software (T24)

Finance (Sage Accounting System, MCR Report,

Central Bank of Nigeria

Method of Application

Interested and qualified candidates should send their Application using the job title as the subject of the mail.

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National Bureau of Statistics

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