

CAREER OPPORTUNITY



SBM Group is a leading banking and financial services player in Mauritius and has been contributing to the country's socio-economic development over the past 50 years. SBM is actively involved in the Asia-Africa corridor through dedicated banking subsidiaries operating in India, Kenya and Madagascar, and serves 6.0 million clients internationally. The Group is committed to creating long term value for its stakeholders by offering bespoke solutions to individual, corporate and institutional clients in the banking and non-banking financial fields in Mauritius and internationally.

Our people – currently more than 3,000 across the Group – are at the heart of our growth strategy. In our quest to be the employer of choice, we are laying increasing emphasis on developing and nurturing talent.

We are thrilled to invite dynamic individuals to join our team of professionals. As a leader in our industry, we offer a wide range of career opportunities that will challenge and inspire you to reach your full potential.

Corporate Credit Analyst - Credit Underwriting Team (CUT)

Job Purpose:

Reporting to the Team Leader, the Credit Analyst will be responsible of reviewing the sales notes and doing credit assessment. The primary role of the job incumbent will be to assess the risks and provide recommendations regarding credit proposals to the approving authority.

Key Responsibilities

- Prepare and analyze credit proposals for different lines of business and recommend credit requests in accordance with the Bank's Policy and the Bank of Mauritius Guidelines
- Analyze, evaluate the risks associated with individual transactions, products, borrowers and counterparties and recommend to the appropriate Approval Authority
- Conduct credit analysis including financial statement analysis, collateral analysis and perform risk rating verification
- Deliver high standards of credit analysis for complex/high risk cases incorporating appropriate covenants
- Articulate recommendations in a clear, concise and informed manner to Approval Authority
- Contribute to the structuring of transactions
- Prepare the sanctions letters
- Review and analyze restructuring proposals
- Ensure compliance with all internal policies and regulatory guidelines
- Ensure that any breach in credit policies and Bank's standards is duly reported to the appropriate authority
- Provide inputs on changes to credit policies
- Liaise with other Divisions to ensure sufficient level of support and feedback
- Perform any other related duties as may be required

Qualifications, Skills & Knowledge

- University degree in Banking/Economics/Accounting/Finance or any other professional Qualifications
- 1-2 years' experience in the banking/financial field
- Sound knowledge of banking practices, procedures and products
- Detail oriented with strong analytical and technical skills
- Good communication and interpersonal skills in a team oriented environment
- Ability to work under pressure to meet deadlines

If you believe in taking new challenges with the right mindset, please refer to our website for full details and complete our online application form on www.sbmgroup.mu/vacancies by **Thursday 26th October 2023**.

All applications will be dealt with in strict confidence. Please favour online application. The Group reserves the right to call only the best candidates for interview OR not to fill this position following this advertisement. SBM is an equal opportunity employer.