



Example of Risk Credit Analyst Job Description

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Our innovative and growing company is hiring for a risk credit analyst. We appreciate you taking the time to review the list of qualifications and to apply for the position. If you don't fill all of the qualifications, you may still be considered depending on your level of experience.

Responsibilities for risk credit analyst

- Reviewing collateral and borrower legal structure and credit worthiness to determine acceptability and appropriate advance rates and trading limits
- Assisting in cleaning up of department's annual renewal backlog for margin loans, option limits and futures/FX initial margin limits
- Ensure diligent monitoring and reporting of key credit risk indicators with appropriate and timely escalation as may be required
- Performs detailed credit risk analysis to qualify new and existing counterparties that meet established timelines and support ongoing sales negotiations
- Utilizes outside vendors, (Standard & Poors, Moody's, Dun & Bradstreet,) to thoroughly research and obtain salient industry and counterparty data for credit risk evaluation
- Calculates and assigns credit risk ratings based upon the output of proprietary scoring models
- Hold& Release process
- Limits origination, data integrity checks, performing risk mitigation and portfolio monitoring
- Reports preparation and development
- OTSC data maintenance

Qualifications for risk credit analyst

- To enhance credit card portfolio performance, this position will analyze portfolio trends, credit score cutoffs, loss trends, portfolio dynamics, and bureau scoring criteria
- Assist in the development of a new consumer credit card program, which includes the No Pre-Set Spending Limit (NPSL) feature from Visa
- Coordinate the production of performance reports for Sr
- This position will design, develop and implement account management strategies and will develop metrics and reporting to assess their effectiveness in order to reduce and optimize and the management of credit card charge-offs
- Masters in Computer Science or Statistics preferred, Bachelor's degree required, preferably in Business Administration, Computer Science, or Statistics