



Example of Senior Analyst, Credit Job Description

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Our company is looking to fill the role of senior analyst, credit. To join our growing team, please review the list of responsibilities and qualifications.

Responsibilities for senior analyst, credit

- Interface closely with various Departments in analyzing, collecting, and reconciling account discrepancies providing support to the Sales group when necessary
- Collaborate with your team management to recommend and implement process improvements that will increase the efficiency and productivity of the department
- It is critical to prepare and present credit applications to appropriate lending authorities for approval to clearly identify both obligor risks & transaction risks arising from lease structure, collateral and documentations
- Manage ongoing credit needs of existing relationships
- Respond to SCO, SCA or credit committee questions related to credit applications
- Research and evaluate specific target industries
- To carry out a thorough analysis of credit applications
- Monitor developments across allocated industry sectors identifying major risk factors and, after investigating any adverse developments that may affect existing clients / quality of book
- Work in close cooperation with the Relationship Managers and other bank product team members
- Ensure that the relevant credit and business/industry risks are identified and clearly explained within the credit applications

Qualifications for senior analyst, credit

- Reporting to the Manager, Credit and Risk, the role is accountable for adjudicating new applications received for the Managed Accounts portfolio and completing annual credit reviews to ensure overall credit quality of the portfolio
- Ensure that Managed Accounts Service Level Agreements are met or exceeded and are handled efficiently and accurately. • Use sound credit judgment to assess, analyze and present well-written, logical Merchant Risk Reviews on new/renewal for larger merchant relationships identifying key merchant risk and contingent exposure
- Liaise with sales reps (National Sales and Regional Sales) and customers on new requests requiring additional information for adjudication, ensuring requests are appropriate and complete so that information is obtained using minimal attempts
- Ensure that the knowledge is kept current in regards to credit policy, products, pricing, sales campaigns, new rollouts and information relating to accurate completion of input forms as to eliminate errors in set ups
- Ensure every opportunity is taken to board merchants representing reasonable risk and growth potential for TDMS