



## CAREER OPPORTUNITY

Corporate & SME Loan Analysis Manager

Join the fastest growing bank in Rwanda, *Apply Now*

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www.cogebanque.co.rw

### I. ABOUT US

Compagnie Générale de Banque Plc (COGEBANQUE Plc) is a commercial bank that is licensed and regulated by the National Bank of Rwanda (BNR). It was incorporated on July 17, 1999 and currently has 27 branches, over 600 agents and 33 ATM Machines across the country so far.

Cogebanque Plc is proudly one of the leading indigenous banks with about 97% of its shareholders being Rwandese institutions and businessmen. Cogebanque Plc provides a comprehensive range of products and services targeted at Corporate, SMEs and Retail customers.



#### Mission

To create, maintain, and enhance shareholder value by providing unrivaled financial solutions to our customer.



#### Vision

To be a financial center of excellence and a leading provider of innovative financial solutions in Rwanda.



#### Values

Excellence, Integrity, Innovation, Teamwork, Flexibility, Open Communication, Accountability and Customer orientation.

### II. WHAT OPPORTUNITIES DO WE HAVE FOR YOU?

At Cogebanque we believe our Employees are the bridge to achieving our business development goals and creating sustainable social and economic change in our society. We make it our priority to ensure their growth and comfort while working with the Bank.

Apart from organizing frequent trainings, career building sessions and team building workshops for our Employees, we facilitate you to enjoy our wide range of services and products at favorable terms that ultimately could help you achieve your personal goals.

In the view of the above, Cogebanque Plc is looking for inspired innovators, self-driven and highly creative personalities to collaborate with the Bank in taking it to the next level of success. If you feel you have what it takes, we would like to hear from you by applying for the below position/s.

If the position described below speaks to you, send us your application via email at [jobvacancies@cogebank.com](mailto:jobvacancies@cogebank.com) by or before 20th May 2020 marking the subject as "The Job You Are Applying For". i.e. **"CORPORATE & SME LOAN ANALYSIS MANAGER**

<i>Job Title and requirements</i>	<i>Job responsibilities</i>
<p><b>CORPORATE &amp; SME LOAN ANALYSIS MANAGER</b></p> <p><b>Grade: Manager</b></p> <p><b>Job summary</b></p> <ul style="list-style-type: none"> <li>• Review analysis of all loan proposals done by the Credit Analysts to make sure that errors and gaps in analysis are corrected before the files are circulated and reviewed by the Credit Committee.</li> <li>• Sign-off files ready for review and approval by the Credit Committee. Review and sign-off risk grades for the bank's loan portfolio according to guidelines set by management. Recommend regular upgrade on risk grades, as prescribed by the policy.</li> </ul> <p><b>JOB REQUIREMENT</b></p> <ul style="list-style-type: none"> <li>• BBA (Finance or Accounting), Bachelor's Degree in Economics or Management.</li> <li>• At least 7 years' experience in Credit Analysis.</li> <li>• Working experience in a finance related position would be an advantage.</li> <li>• Ability to work under minimal supervision.</li> <li>• Excellent oral and written communication.</li> <li>• High level of creativity and innovation</li> <li>• Good planning and organisation skills</li> <li>• Excellent analytical skills.</li> <li>• Good problem solving and analysis</li> <li>• Excellent relationship building and networking</li> </ul>	<p><b>Key responsibilities:</b></p> <ul style="list-style-type: none"> <li>• Check accuracy of the analysis done by the Credit Analysts under his/her supervision. Specifically, checking has to focus on compliance with the policies of the bank, the analysis of the customer's capacity and identification of risk factors in each account. Ensure that files completely analyzed are given back to the CRO handling the account within 24 hours.</li> <li>• Ensure a quick turnaround time of the files received for analysis ensuring a balance of speed and the quality of output.</li> <li>• Evaluate the number of files pending for analysis on a daily basis.</li> <li>• Evaluate the performance of all staffs under his/her supervision. Take note of the most common errors committed by each of the staff. This will help in identifying the areas for improvement and also in determining the type of training and/or mentoring that each staff needs.</li> <li>• Review the output of the periodic risk profile grading of the bank's loan portfolio prepared by the credit analysts. Make sure that risk grading complies with the guidelines in the bank's credit policy manual and with the BNR regulations, as the case maybe.</li> <li>• Discuss the risk grading with the bank's credit committee and problem loans committee, for their feedback and sign-off.</li> </ul>