Credit Analyst- Karachi

Graduate preferably B.Com / Postgraduate preferably MBA in Finance / ICMA/ ACCA/ CIMA. Fresh candidates should apply, preference will be given to those having 2-3 years' experience of credit analysis with special focus on Corporate and SME sector. Should have strong analytical skills. Expert in Ms Office specially Ms Excel spreadsheet for various types of analytical reporting.

Main Duties & Responsibilities

- Analysis and interpretation of financial statements, projections & various financial ratios.
- Analysis of Credits related to Corporate & SME financing.
- Well conversant with Central bank rules and PRs pertaining to Credit functions.
- Undertaking risk analysis with the help of statistical models & monitoring of Per Party Limit.
- Familiar with Credit Risk issues and credit-scoring systems for various categories of borrowers.
- visiting clients if required
- Well conversant with security / charge documentation and related legal aspects for various types of advances.
- Proven skills to develop good quality of Credit proposals.
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  Any other task assigned by the Line Manager/ Management is to be performed to the best of his/her capability."