

Credit Analyst

Habib Bank AG Zurich · Karachi Division, Sindh, Pakistan (On-site)

The Group Credit Analyst is responsible for evaluating and managing credit proposals originating from multiple Group countries, including Kenya, South Africa, and Hong Kong. The role involves detailed risk assessment, coordination with local teams to enhance credit submissions, clear communication of credit decisions, and ongoing follow-up on committee actions. This position is pivotal in supporting the Group Head of Credit, Group Chief Risk Officer and Group Credit Management Committee (GCMC) and ensuring robust credit governance across the Group.

Key Responsibilities & Main Duties:**Credit Proposal Assessment**

- Review and analyze credit proposals from Group countries, including analysis of financial statements, credit history, risk acceptance criteria and risk mitigation to assess creditworthiness and compliance with Group standards.
- Prepare concise and insightful presentations of credit proposals for the Group Head of Credit and GCMC, highlighting key financial metrics, risk exposures, and recommendations.
- Ensure that identified issues are highlighted to credit decision makers and that credit decisions are based on full and accurate information.

Liaison and Support

- Work closely with credit teams in Kenya, South Africa, Hong Kong, and other Group countries to improve the quality of their credit packages and ensure they meet minimum GCMC expectations.
- Provide guidance on information gaps and required enhancements to credit submissions.
- Assist in planning timely presentations to credit decision makers to meet client expectations.
- Assist in organizing annual country credit review sessions, ensuring presentations meet Group standards and cover critical portfolio highlights.

Committee Administration

- Assist Group Head of Credit in scheduling and organizing GCMC meetings

- Draft accurate and comprehensive minutes of GCMC meetings, capturing decisions, action points, and rationales.
- Communicate GCMC decisions and feedback to relevant country teams in a timely and professional manner.

Action Point Follow-Up

- Track outstanding action items arising from GCMC meetings and coordinate with country teams to ensure timely resolution and closure.

Ad-Hoc Projects

- Support the Group Head of Credit and Group Chief Risk Officer on special projects, research, and analysis as required, including portfolio reviews, policy updates, and regulatory compliance initiatives.

Requirements

- Bachelor's degree in Finance, Accounting, Business, or a related discipline; a professional qualification (e.g., CFA, ACCA) is an advantage.
- Minimum 7 years of experience in credit analysis or credit risk management, preferably in a multinational banking environment.
- Strong analytical skills, including financial ratio analysis, cash flow assessment, and risk evaluation.
- Excellent written and verbal communication skills in English, with the ability to present complex information clearly and concisely.
- Proficiency in Microsoft Office (Excel, Word, PowerPoint); experience with financial modeling and credit risk software is desirable.
- High attention to detail, strong organizational skills, and ability to manage multiple priorities under tight deadlines.
- Collaborative, proactive, and able to work effectively with cross-border teams.
- Ability to work independently and take decisions without daily immediate supervision.

Key Competencies

- Critical thinking and sound judgment
- Stakeholder management and relationship-building
- Problem-solving and adaptability
- Integrity and adherence to high ethical standards

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