

 **CURRICULUM VITAE**

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##  CERTIFIED COMMERCIAL BANKING AND CREDIT ANALYST

### SUMMARY OF SKILLS & EXPERIENCE

* Certified Commercial Banking and Credit Analyst with more than five years of industry experience
* Review client credit worthiness for extending credit.
* Strong understanding of the Commercial Banking Business and Market
* Credit Rating Skills
* Credit Evaluation and Documentation
* Financial Analysis, Industry Analysis and Management and Business Analysis
* Excellent knowledge in Banking such as Commercial, Business, and Investment Banking
* Strong leadership and management skills.
* Excellent Knowledge of general lending process
* Excellent negotiation skills.
* Effective at organization and multitasking duties.
* Able to make quick and effective judgment calls by using analytical tools and critical thinking skills.
* Outstanding written and oral communication skills,
* Able to solve problems both qualitatively and quantitatively.
* Exceptional customer service skills.
* Bilingual (can speak, read, and write **English**, **French and Basic Hindi**).

**Core Competencies**

* Commercial Banking
* Business Banking
* Corporate Banking
* Investment Banking

### EDUCATION

**B.Sc (Hon) Banking and Finance** University of Buea-Cameroon

**Baccalaureat in Accounting** Bamenda-Cameroon

 PROFESSIONAL QUALIFICATION AND CERTIFICATION

Certified Commercial Banking and Credit Analyst (CBCA), Corporate Finance Institute (CFI)

#### PROFESSIONAL EXPERIENCE

#### Bamenda, Cameroon PREMIUM FINANCE May 2017 till Present

 **Financial institution**

#####  COMMERCIAL BANK CREDIT ANALYST

###### **Principal Deliverables**

* Prepare underwriting requests for commercial credit extensions for new and existing clients.
* Prepare a detailed written credit summary of commercial applicants requesting credit by analyzing the business financial statements by determining the level of risk involved.
* Responsible for on time completion of annual reviews, quarterly credit reviews when needed.
* Prepare loan aging reports on monthly basis
* Continuous assurance of health and appropriateness of the clients’ credit risk profile.
* Conducting early warning signs and risk Management activities to ensure a healthy risk profile.
* Analyzed and assess financial statements and credit history of existing and potential clients.
* Review credit applications and perform credit checks.
* Perform financial statement analysis on, guarantors, and co-borrowers to assess repayment capacity based on cash flow statements, tax returns, and audited financial statements
* Work in collaboration with the legal counsel for issues concerning loans
* Analyze client loan loss reserves to help ensure sound capital ratio and leverage position.
* Analyze and documented background, purpose, terms, sources of repayment, and collateral for each credit decision and present risk assessment
* Follow the daily market updates and news, internal reports and relate them with assigned credit portfolio/pipeline for analysis.
* Used lending ratio such Debt Service Coverage (DSCR) Ratio, EBITDA Ratio, Liquidity Ratio to determine borrower financial viability
* Perform industry and geographical research and other due diligence as needed
* Establish client’s debt repayment schedules, based on individual financial situations.
* Advised customers of necessary actions and strategies for debt repayment.
* Prepare loan document pertaining to loan agreement such as term sheet and commitment letter
* Calculate loan default risk using Expected Default Frequency and Altman Z-score models
* Ability to make informed decisions backed by sound assessment.
* Negotiated with clients regarding financial transactions, payment terms, and credit limits.
* Ability to handle multiple projects and submit applications on time.
* Understanding of business, economic, and industry risk.
* Monitored managed the loan portfolio
* Set up covenants to reduce risk of credit default.
* Conducted presentations to management and executive teams for loan recommendations.
* Worked in closed collaboration with the relationship manager and the credit adjudicator.
* Analyzed borrower financial statements to determine level of risk involved for extending credit.
* Controlled credit exposure to minimize risk and obtain timely payment.

#### Douala, Cameroon MBAMBA COORPERATIVE CREDIT UNION January 2016 - April 2017

 MICROFINANCE INSTITUTION

 **COMMERCIAL CREDIT ASSOCIATE**

**Principal Deliverables**

* Prepared spreadsheets for pricing and field operations.
* Processed new customer credit applications accessing credit agency data to open new accounts.
* Uploaded completed applications to appropriate credit system.
* Delivered diverse departmental administrative support to personnel.
* Maintained high knowledge of current programs, offerings, and products.
* Minimized accounts receivable collections and reconciled customer billings and statements.
* Worked indirect contact with the first lending manager
* Improved understanding of financial statements, which helped in assessing risk.
* Reviewed customer files on regular basis to make sure receivables were in sound condition.
* Took part in security review
* Consulted with customers resolved complaints, verified credit transactions.
* Updated existing credit applications that are over 18 months old.
* Handled collections call to inquire on open invoices that are over 30 days old with our customers
* Sent customers invoice copies, statements, credit, or debit copies when requested.
* Managed A/R collections, including customer contact.
* Managed collections and made collection call on a weekly basis.
* Reviewed individual or commercial files to identify and answer questions.
* Contacted customers for credit references and requests
* Contacted customers regarding unpaid invoices, unauthorized deductions, and reconcile problem.
* Clients’ credit file and accounts management
* Prepared loan amortization schedule for clients
* Scored accounts to ascertain credit risk
* Assisted with defining mitigation strategies for high-risk accounts
* Assisted Auditors

**PROFESSIONAL MEMBERSHIP**

**CORPORATE FINANCE INSTITUTE (CFI)**

**Reference:** Available upon request