



Consolidated Bank is Kenya's SME bank of choice that provides flexible financial solutions that support our customers in achieving success. The Bank is well positioned, with presence in majority of the country's business hubs to continually offer pleasant and convenient services. We seek to recruit a qualified, experienced, competent and highly motivated individual to fill the position of **Manager, Credit Administration**

MANAGER, CREDIT ADMINISTRATION

Job Type

Three (3) year Contract

Job Purpose

Reporting to the Head of Credit Management, the Manager, Credit Administration will be responsible for ensuring credit processes and procedures are in place and are followed to ensure that the Bank is protected from its exposure to credit risk. He/she will ensure completeness of loan documentation, compliance with all approval conditions and credit policy requirements as well as portfolio quality management through monitoring and reporting to management and the Regulator.

Key responsibilities and accountabilities

- Oversee sanctioning of disbursements after ensuring compliance with approval conditions.
- Oversee handling and safe custody of security documents to facilitate creation of the Bank's Securities register, maintenance of the securities as well as discharge of the securities.
- Oversee preparation of Letters of Offer in compliance with conditions of approval.
- Oversee handling, maintenance and custody of credit files.
- Maintain a diary system to ensure that all covenants, credit documentation and collaterals are up to date in terms of insurance, rates, rents, revaluations.
- Oversee the timely preparation of accurate reports to the Head of Credit, Management, Auditors, Credit Reference Bureaus and the Regulator (statutory reporting).
- Oversee portfolio monitoring to ensure that loans are properly booked according to performance as prescribed in the Credit Policy and CBK Prudential Guidelines.
- Oversee the monitoring of the Portfolio in providing triggers and changes in performance of the loan Book.
- Provide leadership to and motivate Credit Administration staff.



- Participate in the regular review of the Credit Policy to ensure it captures any changes and development in Banking regulation as well as Legislation that affects the Business of lending.

Qualifications and Competencies

- Be a holder of bachelor's degree in a business related field from a recognized university. Possession of professional banking or Accounting qualifications will be added advantage.
- Should have at least seven (7) years' experience in banking, three (3) of which should be in managerial/supervisory position in a credit role.
- Should have thorough understanding of CBK regulatory framework and IFRS 9 financial standards.
- Should possess advanced excel skills for data analysis and reporting.
- Should possess excellent verbal and written communication skills with the ability to communicate at all levels internally and externally.
- Should have strong analytical ability and keen eye for detail.

Method of Application

Qualified and interested candidates who meet the above requirements should send their application in **HARD COPIES** quoting the title of the position applied for on the cover letter and envelope, together with a detailed Curriculum vitae, copies of certificates and the contact information of three referees to:

**The Head of Human Resources
Consolidated Bank of Kenya Limited
P.O. Box 51133 - 00200
NAIROBI**

All applications should be sent through the above address **ONLY**, and received no later than **5.00 p.m.** on **Thursday, 6th February 2025**. Only shortlisted candidates will be contacted.