



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 **Credit Analyst**.

CREDIT ANALYST

Job Type

Three (3) year Contract

Job Purpose

Reporting to the Manager, Credit Analysis, the Credit Analyst will be responsible for appraising loan applications to determine the degree of risk involved in extending credit and ensuring compliance with the Bank's Credit policy and Central Bank of Kenya Prudential Guidelines.

Key responsibilities and accountabilities

- Analyze credit data and financial statements to determine the degree of risk involved in extending credit.
- Ensure compliance to all lending procedures as stipulated in the Bank's Credit policy manual and monitor various financing products advanced to ensure compliance in relation to their satisfactory conduct.
- Provide technical support to the branch business development teams on all credit related issues.
- Participate in the preparation of Board Papers for presentation to the Board Credit Committee and Management Papers and reports for presentation to the Executive Committee.
- Conduct market intelligence researches and prepare reports for presentation to the Credit Committee, review of the various lending sectors and make recommendations for adaptation.
- Liaise with representatives of credit associations and other businesses to exchange information concerning credit ratings and forwarding addresses, verify financial and credit transactions.



Qualifications and Competencies

- Holder of bachelor's degree in a business related field from a recognized university.
- Possession of professional banking qualifications such as AKIB and CPA (K) will be an added advantage.
- Should have at least four years' banking experience with good knowledge of effective credit analysis and related analytical skills to identify and evaluate underlying risk elements of lending.
- Should possess excellent credit and financial analysis skills.
- Should have excellent communication, report writing and presentation skills.
- Should have great interpersonal skills, good customer service orientation and commercial awareness.

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 **Wednesday, 3rd April 2024**. Only selected candidates will be contacted.