



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 Analysis**.

MANAGER, CREDIT ANALYSIS

Job Type

Three (3) year Contract

Job Purpose

Reporting to the Head of Credit Management, the Manager, Credit Analysis will be responsible for supporting the growth and sustained quality loan portfolio through sanctioning quality credit proposals. He/she will also support the development and review of credit products and review of credit processes.

Key responsibilities and accountabilities

- Provide oversight for the Credit Analysis team to ensure all applications received are adequately analyzed for their suitability and decisions communicated to the proposers or recommended for approval by the Management Credit Committee within SLA.
- Ensure adherence to the Bank's credit risk underwriting criteria as stipulated in the policies and procedures and ensure exceptions are escalated.
- Formulate, implement and ensure compliance to credit analysis strategies and policies.
- Review the credit policy from time to time and make recommendations to the Credit Committee.
- Develop credit information for use by Credit Officers and/or Committee in the making of lending decisions on new, renewal and extension of loans.
- Liaise with credit referencing companies on prospect/commitment clients and report underperforming files.
- Address customer financing needs through offer of suitable credit products.
- Monitor developments in the market place in respect to credit matters and provide feedback to management on Credit Policy and Credit products Review.
- Secretariat of the Management Credit Committee.
- Propagate and perpetuate a positive risk culture through communication, training, workshops, coaching and mentoring of all credit staff in the Bank.



Qualifications and Competencies

- Be a holder of bachelor's degree in a business related field from a recognized university.
- Should possess professional in banking such as AKIB or in Accounting such as Certified Public Accounting (CPA-K).
- Should have at least seven (7) years' experience in Credit Analysis, three (3) of which should be in managerial/supervisory position.
- Should have sound knowledge of the Banking Act and the regulatory framework in the Financial Services industry.
- Should possess excellent credit analysis 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 **Thursday, 6th February 2025**. Only shortlisted candidates will be contacted.