

## JOB PROFILE

<b>Position Title:</b>	Senior Manager, Corporate Credit
<b>Available position/s:</b>	1
<b>Division:</b>	Credit
<b>Department:</b>	Corporate Credit
<b>Location:</b>	Head Office
<b>Reporting to:</b>	Head, Corporate Credit
<b>Job Reference No:</b>	NBK/CRED/02/2026

### Position Scope:

This position is responsible for credit approval and management process of Corporate credit to facilitate growth of a quality loan book in line with the Bank's strategic goals.

### Key Responsibilities:

- Develop and maintain co-operative relationships between all stakeholders in the credit value chain.
- Research and obtain sufficient and appropriate information for evaluating business risk.
- Quality Credit evaluation of credit applications to assess whether the credit risk is consistent with the stated risk appetite position supported by sectoral, single obligor, products, currency, tenor and other limits.
- Review & provide credit recommendation based on sound financial and business justification for deals/proposals within acceptable risk parameters and submit for further review and approval by Director Credit/ Executive/ Board Credit Committee.
- Approval of credit applications within a delegated credit approval limit as advised by Management.
- Increase efficiency in internal business processes, operational controls and risk management. Ensure consistency and maintain decisioning TAT in line with the service level agreements with the different business units.
- Monitoring and control of the Corporate Credit Portfolio by daily reviewing & monitoring of corporate loan portfolio to ensure compliance with post approval conditions, sanctioned limits, Bank policies & recommending inclusion of deteriorating accounts in Early Alert Accounts List.
- Support the implementation of the automation of the entire credit process.
- Support implementation of the standardized process flows.
- Continuously develop staff by providing feedback and relevant training to improve productivity & efficiency.
- Sharing best practice with other Business units, Credit Analysts and Relationship Managers, to enhance the Bank's risk profile.

- Continuously seek to up-skill self through training and proactively seek higher responsibilities.

**Education/Professional Qualifications, Skills & Experience:**

- Bachelor's degree in business related field
- Certification in Credit Management.
- Professional certification in AKIB/CIB, CPA(K), ACCA.
- Master's degree in a Business-related field from a recognized University is an added advantage.
- 7 years' experience in Banking.
- 5 years in Corporate Credit & relationship management at management level.
- Proven Credit underwriting skills.
- Proven planning, organization and execution skills.
- Computer Skills such as MS Word, Excel and Powerpoint to prepare dashboards and required reports to the management.
- Excellent interpersonal, communication and negotiation skills.
- Excellent writing and presentation skills.
- Critical thinking and problem-solving skills
- Excellent decision-making skills.
- Strong knowledge of business entity legal structures and risk rating.
- Customer and Stake holder management skills.
- Analytical and report writing skills.
- Excellent understanding of financial statements and ratios, credit reports, personal financial statements.
- Ability to work under pressure and within strict deadlines.
- Entrepreneurial/Commercial mind-set.
- Knowledge of national bank lending policy and CBK prudential guidelines.
- Active listening.

**How to Apply:**

- Send your CV and application letter showing how you meet the role requirement stated above to: [Recruitment@nationalbank.co.ke](mailto:Recruitment@nationalbank.co.ke) by **Tuesday, 10<sup>th</sup> February 2026**
- Indicate Name of Job on email subject.
- Please note that applications received after the deadline will not be considered.
- Only shortlisted candidates will be contacted for the next stage/s of the process.