

JOB PROFILE

Position Title:	Credit Analyst, Islamic Banking
Available position/s:	1
Division:	Retail Banking
Department:	Islamic Banking
Location:	Head Office
Reporting to:	Head, Islamic Banking
Job Reference No:	NBK/RET/09/2026

Position Scope:

This position is responsible for driving sales within sector/unit within Islamic Banking through quality credit origination, analysis, customer management and portfolio monitoring in collaboration with Departmental Heads and Relationship Managers. Through interactions with customers, and as a key member of the team, provide feedback on customer needs and industry trends to always align corporate strategy in line with changing dynamics.

Key Responsibilities:

- Preparing quality credit applications.
- Financial analysis of corporate customers using credit skills, ratio analysis; judgment of management and business strategy.
- Verifying that securities provided are up to standard and forwarded for approval in line with the credit policy
- Evaluation and understanding of risk associated with individual transactions, products and borrowers.
- Meeting Amanah clients when required to achieve clear understanding of their business with key focus on risk analysis.
- Assist Relationship Manager to monitor credit quality by highlighting early warning signs of credit deterioration.
- Ensure compliance with Bank's policies and to ensure that Bank's policy breaches are properly authorized at the correct senior approving level.
- Facilitate and accelerate business relationship through exceptional customer service to Amanah customers. Includes active engagement with customers from onboarding to managing Customer Retention.
- Back-up to RM and assist in query resolution within anticipated turnaround time with further escalation to RM where need arises.
- Handle customer service requirements like query resolution.
- Effectively convert service recovery to sales opportunities and sustain client loyalty.



- Together with the RM, offer a consistent yet differentiated customer experience by offering holistic needs analysis and consultation to key clients in portfolio management taking ownership of all categories of customer service matters.
- Gather competitive intelligence to determine what competitors are offering clients, product positioning and service offerings.
- Continuously track market trends and ensure up to date knowledge of market offerings to be able to provide advice on potential business threats/opportunities.
- Proactively manage risk and exposure for assigned portfolio continuously.
- Following up on due and pending facility repayments as stipulated in the credit approval and identified customer intelligence.
- Meeting clients' requirements on need basis while ensuring compliance with all regulations and controls as set by the Bank and external regulatory authorities.
- Awareness of all the policies and procedures issued by the Bank and ensuring strict adherence.
- Ensure KYC and AML compliance for all borrowing customers both new to bank and existing customers.
- Ensure zero operational loss and effective complaint management.
- Ensure strict compliance and responsible for achieving and maintaining satisfactory audit rating.
- Identification of early warning signals for none performing accounts, tracking of early alert accounts and escalation to collections team where need arises.
- Any other duties as may be assigned by Management from time to time.

Education/Professional Qualifications, Skills & Experience:

- Bachelors' Degree from a recognized University.
- Master's degree in a Business-related field from a recognized University is an added advantage
- 5-6 years of Commercial Banking experience, of which at least 3 years of credit analysis. Have appreciation and operating knowledge of the banking industry, market, trends as well as challenges.
- Demonstrable cross-cultural, people and relationship management skills, networking and negotiation skills, team motivation and leadership competence.
- Strong analytical skills.
- Strong knowledge of local Islamic banking market and vision about future direction and market sensitivities.
- Excellent interpersonal, communication and presentation skills
- Some knowledge of the Bank's lending principles, policies and procedures
- Ability to prioritize, meet deadlines and work under pressure.
- Innovative and creative - ability to think creatively and develop innovative solutions.
- Ability to make operational and routine decisions in a timely and effective manner.



- Able to withstand operational challenges and maintain momentum.
- Manages emotions in a mature and composed manner as expected.

How to Apply:

- Send your CV and application letter showing how you meet the role requirement stated above to: Recruitment@nationalbank.co.ke by **Thursday, 9th April 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.