Job Title:	Senior Officer, Credit Analysis and Portfolio	Reports to:	Credit Analysis Manager
Unit:	Credit Analysis	Department:	Credit Department
Grade:		Date:	
Job Holder:		Supervisor:	
Signature		Signature:	

Job Purpose Statement

- Overseeing the performance and risk profile of the credit portfolio by proactively monitoring customer accounts, identifying emerging risks, ensuring compliance with credit policies, and supporting early remediation actions to protect asset quality and minimize losses.
- Closely work with the Relationship Managers from the credit origination & play a vital role in renewals to add value from a credit/policy perspective.
- To support the credit risk assessment on assigned customers and monitor accounts on daily basis to ensure abidance to approved facility structures.

Key Responsibilities

Financial

- Prepare monthly performance reports as may be required by HOC and the different committees.
- Develop awareness of the bank's portfolio of products including Corporate Finance, investments, FX, retail, deposits, pricing
- Present required data for the periodic achievement and performance reports as needed.

Customer

- Conduct proactive customer reviews and site visits to assess financial health and business sustainability.
- Review daily balance of all clients and recommend the appropriate transfers/bookings to cover overdrawn accounts based on understanding of the customer's facilities, limits, documentation.
- Ensure close follow up of the latest development to be on the top of the relationship and always report any discovered negative outlooks.
- Support collections teams in managing deteriorating accounts to minimize potential losses

Internal Business Process

- Follow all relevant department policies, processes, standard operating procedures and instructions so that work is carried out in a controlled and consistent manner.
- Comply with all relevant CBK regulations, banking laws, AML regulations and internal CIB Kenya policies especially the Credit Policy guide and code of conduct in order to maintain CIB's sound legal position and mitigate any potential risks.
- Recommend corrective actions such as restructuring, enhanced monitoring, or exit strategies.
- Support workflow and IT enhancement projects to reduce the TAT and ensure smooth workflow.
- Monitor non-performing accounts through past due reports, highlight problems if any and rectify them via the appropriate financing schemes.
- Monitor all accounts on a daily basis through customers' position/balances reports.

Functional responsibilities

- Develop strong knowledge and awareness of the assigned industries portfolio to ensure quality financial analysis and write ups.
- Conduct periodical market research reflecting recent industry developments in order to depict any early warning signals that might trigger migration of Risk Rating (RR) in liaise with the Risk Group.
- Support the Relationship manager to conduct and document regular visits to clients' offices/factories to assess the operation's cycles, assets, production process, inventory storage procedure etc, to be able to present coherent in-depth analysis.

Our Values
• Customers First • Lead The Market • Agility • Integrity

Job Specification
Academic • Bachelor Degree of Commerce, Business Administration, Economics, Accounting, or its equivalent. • Data Science and computer languages • Relevant professional qualifications in Banking, accountancy, credit courses / risk management • CPA(K) /KASNEB/ACCA **Desired Work Experience** • At least 6 years work experience in a bank or financial services institution of which at least 4 years should have been in a credit/portfolio role. • Relevant professional qualifications in Banking, accountancy, credit / risk management

Reporting Relationships: jobs that report to this position directly and indirectly	
Functional Reports	Nil
Administrative Reports	Nil

Stakeholders: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal	**External**
Credit Risk Credit Administration Credit Operations Credit Collections Legal Business Development Audit and Compliance HR IT	Customers TransUnion/Metropol ICPAK

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make *(Indicate if it is Operational, Managerial or Strategic)*
N/A

Ideal Job Competencies: Technical Competence	
1.	Analytical Thinking – Level 2
2.	Customer Service Orientation – Level 2

3.	Information Seeking – Level 2
4.	Professional Standards – Level 1
5.	Self-Control – Level 2
6.	Work Completion – Level 1

Ideal Job Competencies: Behavioral Competence	
1	Excellent command of English language coupled with strong communication skills.
2	Product and policy knowledge of the bank and knowledge of services granted by each department and affiliates
3	Excellent computer and presentation skills.