

## **SME CREDIT ANALYST**

### **REPORTING TO: HEAD OF MSME**

#### **Job Purpose:**

Handling SME credit applications by conducting thorough appraisal while mitigating credit risk and ensuring compliance with the laid down bank lending policies and procedures

#### **Key Responsibilities:**

- Responsible for credit underwriting, proper loan structuring, applicant interviewing, and perceptive character judgment.
- Conduct thorough analysis of financial statements and assessment of corporates credit applications, including new clients & existing clients.
- Present analysis, findings, and recommendations to Credit Department, especially findings that involve a borrower's ability to repay
- Develop and prepare spreadsheets and models to support analysis of new and existing corporate credit applications.
- Coordinate with Credit Department to ensure applications are processed within agreed TAT and escalate violations to the Head – MSME.
- Monitor portfolio performance, ensuring delinquencies and non-performing loans (NPLs) remain within acceptable thresholds.
- Ensuring Credit Policies, Product Profiles and set timelines are adhered to in appraising corporate credit facilities.
- Maintain high professional standards and strive to provide quality services and competitive pricing to clients.
- Ensure full compliance with KYC, AML, and regulatory requirements, maintaining up-to-date client records.
- Adhere to the bank's policies, standard operating procedures, and central bank regulations
- Ensure high audit rating is attained.
- Work in close co-operation with the Credit teams to ensure all necessary documentation is completed and all the procedures have been adhered to prior to drawn down.
- Ensure high audit rating is attained.
- Any other official duty that may be allocated from time to time.

#### **Qualifications & Experience**

- Hold a bachelor's degree in business, Accounts, Finance or related field.
- Professional Credit or Accounting qualifications a plus.
- Have a minimum Banking experience of at least five (5) years
- Strong Knowledge in Credit and Risk Analysis, risk assessment and structured financing.
- Proven ability to build and manage high-value corporate customers

#### **Personal Attributes & Competencies Required**

- Personality: A go-getter, enthusiastic, results oriented with excellent communication and social skills. A forward planner with clear focus, mature, reliable, hardworking and able to work without supervision.

- Strong business acumen with a deep understanding of corporate banking solutions.
- Strong negotiation and deal-closing abilities.
- Ability to work in a fast-paced environment and deliver results under pressure.
- Excellent communication and interpersonal skills to engage with corporate clients
- Sound knowledge of the Bank's policies and procedures
- Management ability: Responsibility and ability to underwrite corporate credit applications end to end with recommendations.
- Ability to interpret Financials and make sound decisions out of it.
- Honest and with high integrity
- Keen to details

ALL applicants MUST apply online to the email; **recruitment@familybank.co.ke**; closing date is **7<sup>th</sup> February 2026**.

Canvassing will automatically disqualify the candidate. Only shortlisted candidates will be contacted.

**“We are an equal opportunity employer”**