SUPERVISOR – CREDIT MONITORING - SCM031/0/26

REPORTING TO: MANAGER – CREDIT MONITORING

Job Purpose: To supervise the ongoing monitoring of the Bank's credit portfolio to ensure asset quality, early identification of emerging risks, adherence to approved credit terms, regulatory compliance, and timely remedial interventions. The role supports sustainable portfolio growth across Retail, Commercial, MSME, Corporate, and Digital lending segments by driving proactive portfolio surveillance, covenant compliance, delinquency control, and portfolio analytics. The incumbent plays a critical role in protecting the Bank's balance sheet as the institution scales toward Tier 1 status under the 5-year strategic transformation agenda.

Key Responsibilities:

A. Credit Portfolio Monitoring & Surveillance

- Supervise daily, weekly, and monthly monitoring of the performing and non-performing loan portfolio.
- Track repayment behavior, arrears trends, excesses, limit breaches, covenant breaches, and early warning signals.
- Ensure timely review of watch-list accounts and escalation of deteriorating exposures.
- Monitoring sector, product, geographic, and obligor concentration risks.
- Ensure adherence to approved credit terms and covenants post-disbursement.

B. Early Warning & Risk Detection

- Identify accounts showing signs of financial stress and initiate remedial action recommendations.
- Coordinate preparation and maintenance of Watchlist / High Risk Accounts registers.
- Trigger account reviews where borrower risk profile changes materially.
- Escalate high-risk exposures to Credit Management Committees promptly.

C. Portfolio Quality Management

- Support reduction of PAR, NPL ratios, roll-rates, and delinquency migration.
- Track curing performance of delinquent accounts.
- Monitor restructuring, rescheduling, and remedial management accounts.
- Partner with Recoveries and Business teams on action plans for stressed facilities.

D. Reporting & Analytics

- Conduct stress tests on the portfolio
- Analyze trends by segment: Retail, SME, Commercial, Corporate, Digital.
- Generate insights into emerging sector risks and recommend mitigating actions.

E. Compliance & Governance

- Ensure compliance with CBK prudential guidelines, IFRS 9 triggers, internal credit policy, and risk appetite limits.
- Support internal/external audit reviews and closure of audit findings.

F. Team Leadership & Operational Excellence

- Supervise Credit Monitoring Officers
- Allocate work, mentor staff, and ensure SLA adherence.
- Drive continuous improvement and automation of monitoring processes.
- Promote strong risk culture and accountability within the unit.
- Any other official duty as may be assigned by management

ACADEMIC & PROFESSIONAL QUALIFICATIONS

- Bachelor's degree in finance, Accounting, Economics, Statistics, Banking, Business Administration or related field.
- CPA(K), ACCA, CFA, Credit Risk Certification, or equivalent.
- Training in IFRS 9, Credit Risk Management, Data Analytics, or Banking Operations is an added advantage.

EXPERIENCE REQUIRED

- Minimum 4–6 years' banking experience in Credit Risk, Credit Administration, Portfolio Monitoring, Remedial Management, or Corporate/SME Credit.
- Proven experience monitoring diverse loan portfolios across Retail, MSME, Commercial, and corporate segments.
- Experience using core banking systems and portfolio analytics tools.
- Exposure to a transforming / growth-oriented bank environment is desirable.

Key Competencies:

- Strong credit risk analysis and portfolio management knowledge
- Knowledge of Retail, MSME, Commercial & Corporate lending products
- Asset quality management and remedial credit skills
- IFRS 9 staging / impairment awareness
- CBK prudential guidelines and regulatory compliance knowledge
- Financial statement analysis
- Covenant monitoring and security perfection controls
- Portfolio analytics and trend interpretation
- Core banking / loan management systems proficiency
- Advanced Excel, Power BI, SQL or analytics tools preferred

ALL applicants **MUST** apply online to email: **recruitment@familybank.co.ke**; closing date is **12th September 2026**.Canvassing will automatically disqualify the candidate. Only shortlisted candidates will be contacted.

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