

EXCITING POSITION AT KENYA COMMERCIAL BANK LTD

KCB, renowned for its diversity and growth in the region is currently looking to strengthening its business development team with the aim of responding to growing client needs in order to enhance client relationships and increase shareholder value. To this end the following challenging position has arisen and candidates with the requisite competencies and qualifications described below are hereby encouraged to apply.

HEAD OF SME CREDIT- JOB REF CR 01/2010

Reporting to the Divisional Director Credit, the Head of SME credit will support the KCB Bank group to grow its SME business loans and advances in a sustainable and effective way in the interest of all stakeholders

Key Responsibilities

The major responsibilities of this position will be to:-

- Provide leadership for the SME credit teams both at Head office and respective business units, including subsidiaries.
- Maintain a healthy balance between growth and quality of lending assets within KCB Group, notwithstanding stiff targets for the business and the sheer volumes involved. This entails fine-tuning relevant tools for effective credit assessment such as credit scoring/rating etc
- Facilitate a fast decision-making process through use of Information Technology, appropriate use of delegated discretions, training, and regular review of internal structures/systems to support business needs.
- Monitoring effectiveness of existing Group credit policies/practices relating to SME lending and make recommendations for review.
- Quality assessment of credit requests on existing and new products within discretionary authority.
- Recommend and monitor usage/allocation of SME discretionary limits to staff in the Group.
- Training Needs Assessment of Group SME credit teams.
- Ensure maintenance of a healthy partnership with business units in the Group through effective communication and resolution of customer complaints as well as compliance with agreed service level agreements.
- Develop/maintain effective monitoring mechanisms on portfolio performance with a view to making appropriate recommendations on the target markets.
- Compliance with CBK Prudential Regulations.

The Person

In order to be considered for this position all applicants should have the following:-

- A degree from a recognized University. An MBA or professional qualification in a related field will be an added advantage
- Advanced level credit courses
- 7 years lending experience 3 of which should have been as Senior Credit Analyst or Portfolio Manager
- Experience in general banking operations in Management position
- Knowledge of Kenyan banking laws and the legal framework around Banks' lending policies.

- Experience in Audit will be an added advantage
- Excellent financial analysis skills
- Excellent communication and writing skills
- Strong personality that is results driven
- Strong leadership skills

This is a demanding role for which the Bank will provide a very attractive and competitive package for the successful candidate.

If you believe you can clearly demonstrate your abilities to meet the criteria given above, please submit your application with a detailed CV stating your current position and remuneration level, quoting the **job title or Job ref no** in the subject field to recruitment@kcb.co.ke . To be considered your application must be received by **12th February 2010**. **Only short listed candidates will be contacted.**