

Sidian Bank

Nairobi, Kenya

CANDIDATURES OUVERTES

Senior Manager - Credit Analysis

Audit & contrôle de gestion · Conseil financier

LIEU

Présentiel sur site · Type de contrat indéfini

Nairobi, Kenya

Salaire : Indéfini

CANDIDATURE

place(s) disponible(s)

10 an(s) d'expérience minimum

Date limite de candidature : **28/10/2026**

Publiée le 14/10/2026

DESCRIPTION DU POSTE

At Sidian Bank, we recognize the significant accountability and inherent risks that an entrepreneur takes to make his ideas and dreams a reality. It is for this reason that our mission is to empower entrepreneurs to create wealth through provision of transformational financial solutions that meet entrepreneurs needs and facilitate growth through convenience and choice.

Job Purpose

The job holder will be responsible for managing the credit risk analysis function and preparation of credit proposals for approval within required quality and turn around standards. In liaison with the Relationship Managers and Branch Managers, monitor on going covenants and conditions as per approval / offer terms including social and environmental lending terms. This entails the formulation and implementation of robust credit analysis policies and guidelines in liaison with all business units. The role also contributes to the overall portfolio management for the Bank.

Key Responsibilities

- Credit Analysis
- Credit Risk Monitoring
- Customer Experience
- Personal Leadership & Development
- Team Leadership & Management
- Risk Management & Compliance - addendum

Main Activities

Credit Analysis

- Contribution to overall Business goals through effective management of the Credit analysis team;
- Supervise Credit Analysts to develop high quality credit solutions and recommend appropriate facilities in line with risk evaluation;
- Responsible for the financial evaluation of new business/projects and provision of guidance on market risk;
- Prepare credit reports for new proposals and renewals and provide guidance on structuring of credits, due diligence and KYC so as to ensure that credits meet the bank standards;
- Decline non-viable deals at source, however, works in partnership with Relationship Managers and customers to identify alternatives that could bring deal/ proposals within risk acceptable parameters relative to profitability;
- Accompany relationship managers during customer visits on need basis to understand customer borrowing needs, their businesses and validating information provided;
- Ensure credit applications received meet minimum criteria and relevant documentation required to aid in decision making;
- Analyze and structure SME, Corporate and Trade Finance facility requests and retail banking BCC applications and prepare credit applications for approval;
- Credit grading of borrowers to ensure the Bank monitors migration of the risk profile of the credit portfolio;
- Ensure all deals presented for approval comply with product requirements/criteria, the bank's lending policy, prudential and legal requirements and risks are highlighted and mitigated appropriately;
- Ensure processing of credit applications is done within agreed TAT / SLA and meet high quality standards;
- Develop & maintain good working relations with all RMs/BMs/ROs & continuously including guiding them of credit analysis and structuring of applications;
- Formulation and constant review of the Credit analysis processes and establishment of controls and disciplines that ensures compliance with lending principles and guidelines laid down in the Credit Policy Document;
- Review of credit requests including review of financial and credit information provided in respect to the corporate clients;

- Maintain financial information on loan accounts including financial covenants, spreads and interim reports;
- Proactively drive review process of existing facilities ensuring consistent, thorough and timely evaluation of all existing facilities;
- Enhanced credit origination system (CQ) experience by championing continuous improvement in the workflow processes to ensure smooth.

Credit Risk Monitoring

- Support completion of mandatory checklists including Climate Risk Assessment, Environment & Social Risk Assessment and Reputational Risk assessment;
- Track lending covenants / conditions to ensure timely collection of managements accounts, annual reviews and ongoing account monitoring;
- Monitor Covenants & Risk Triggers (C&RTs). Raise any breaches under (C&RTs) to Relationship Managers, and Director – Credit;
- Identification, assessment, tracking and reporting of accounts showing early signs of deterioration;
- Escalation of significant early signs of deterioration in borrower's business / industry and account performance to business and credit management for attention;
- Continuously scan the external market environment for risk trends that may impact the loan portfolio and assessing the potential impact on borrowing customers;
- Continuous review of E&S monitoring & reporting process to align to policy requirements – Validation of the E&S categorization and the E&S appraisal – Guide the relevant stakeholders to ensure that E&S assessments are conducted as per policy requirements and procedures.

Customer Experience

- Enhance customer experience through timely annual reviews and meeting set turnaround times on all facilities by ensuring SLA Adherence for Credit papers preparation by the Credit Analysts, ensuring 100% timely annual review of facilities, ensuring periodic monitoring of facility covenants by the team e.g. (Debenture valuation, share of wallet, trigger events etc.);
- Continuous training and engagement of the team to reduce the number of reworks based on quality of the Credit papers;
- Work with Auditors both internal and external to ensure timely submission of requested information and appropriate response to queries raised;
- Provides high level of service to Business Development teams in terms of accuracy, responsiveness and turnaround time, prioritization of urgent requests and support.

Personal Leadership & Development

- Manage self by showing drive and motivation, an ability to self-reflect and a commitment to learning.
- Communicate effectively communicate clearly, actively listen to others, and respond with understanding and respect.
- Commit to Customer Service: provide, customer-focused services in line with banking sector and organizational objectives – adherence to the bank customer service charter and ensure personal accountability so as to meet the laid down Service Level Agreements (SLA) and work within stipulated Turn Around Time (TAT).
- Work Collaboratively Collaborate with others and value their contribution.
- Deliver Results: Achieve results through the efficient use of resources and a commitment to quality outcomes.
- Think and solve problems, analyze and consider the broader context to develop practical.
- Keeping abreast with staff communications, attending staff meetings – morning huddles and weekly progress meetings.
- Responsible for own career within the bank and preparing an annual Personal Development Plan (PDP) and ensuring its actualization.
- Adherence to the banks policies and procedures, dress code, code of conduct, HR policies and procedures and follows laid down grievance and disciplinary procedure to ensure a conducive work environment.
- Closure of identified deficiencies from concluded audits, correction within stipulated timelines, and ensure no repeat findings.
- Live the brand values as a Sidian Bank brand ambassador and always project the right image of the bank to both staff and customers.

Team Leadership & Management

- With the support of the HR Business Partner, the Line Manager has the ultimate responsibility for the Human Resource Management of the team and consults with HR on clarity and interpretation of the HR policy;
- Set performance objectives and measures of success for direct reports, providing regular feedback from staff appraisal processes and contributes to the ability of staff to meet performance objectives by providing day to day supervision, training and support and leading performance processes in accordance with Sidian policies and procedures;

- Responsible for assigning tasks to staff, scheduling and monitoring work and reviewing results for timeliness, accuracy and quality.
- Contributes to the flow of staff communications, by leading regular staff meetings – morning huddles and weekly progress meetings.
- Encourages staff to participate in internal and external training and development opportunities as these arise and in accordance with individualized development plans;
- Responsible for the presentation and service standards of retail staff to ensure a professional image is maintained with all clients;
- Ensures adherence to dress code, code of conduct and HR policies and procedures and follows laid down grievance and disciplinary procedure to ensure a conducive work environment;
- Closure of identified deficiencies from concluded audits, correction within stipulated timelines, and ensure no repeat findings;
- Ensure there is proper succession planning by maintaining an effective leave program and an in-house training schedule for ease of relief due to leave or sickness.
- Ensure the set number of learning/training hours are achieved for self and direct reports, through E-learning and Internal training activities.

Academic Background

- University degree preferably in Accounting, Finance or Management.
- Master's degree will be an added advantage.

Work Experience

- Ten years Banking experience with at least 5 years at Manager level in credit risk analysis or approval.
- At least 5 years' experience in Corporate Credit analysis or approval.

Skills & Competencies

- Proven experience in Credit Risk Analysis and Structuring.
- Advanced understanding of the Banks credit risk policies and procedures.
- Credit and Financial Analysis skills to effectively oversee credit analysis and portfolio maintenance activities/tasks in a manner that consistently achieves high quality standards or benchmarks.
- Experience and knowledge of lending business and products.
- Knowledge and effective application of all relevant banking policies, processes, procedures and regulatory guidelines to consistently achieve required compliance standards or

benchmarks.

Professional Certification

- Professional Banking qualification (ACIB) or Credit Administration/Credit Monitoring will be an added advantage.
- Certification in Credit Analysis is an added advantage.

Method of Application

Apply through the bank's careers portal (link above).

Source: MyJobMag Kenya — published 14 October 2026. Location: Nairobi. Deadline: 28 October 2026.

PRÉREQUIS

- University degree preferably in Accounting, Finance or Management (Master's degree is an added advantage)
- Ten years Banking experience with at least 5 years at Manager level in credit risk analysis or approval
- At least 5 years' experience in Corporate Credit analysis or approval
- Proven experience in Credit Risk Analysis and Structuring
- Advanced understanding of the Bank's credit risk policies and procedures
- Credit and Financial Analysis skills to oversee credit analysis and portfolio maintenance to high quality standards
- Experience and knowledge of lending business and products
- Knowledge and effective application of banking policies, processes, procedures and regulatory guidelines
- Professional Banking qualification (ACIB) or Credit Administration/Credit Monitoring is an added advantage
- Certification in Credit Analysis is an added advantage

DOCUMENTS À FOURNIR POUR CANDIDATER

- Curriculum Vitae (CV)
- Attestation de travail

CONTACT RECRUTEMENT

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