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| <b>Job Title</b>        | <b>Manager, Credit</b>                     |
| <b>Job Grade</b>        | <b>DBK 3</b>                               |
| <b>Duty Station</b>     | <b>Head Office</b>                         |
| <b>Supervisor</b>       | <b>Head of Credit</b>                      |
| <b>Terms of Service</b> | <b>Contract – 5 years (Renewable once)</b> |

### **Job purpose**

To manage the credit-granting process, including assessing the creditworthiness of potential customers and reviewing existing customers' credit. This position is responsible for managing the bank's loan portfolio while ensuring the quality and health of the loan book.

### **Job Specification**

1. Initiating development, reviewing and implementing policies, programmes and strategies for lending.
2. Ensure compliance with the lending policy of the bank, statutory, and regulatory requirements.
3. Initiating review of standard operating procedures.
4. Coordinating preparation of credit proposals for consideration and approval.
5. Coordinating management of the loans and advances portfolio.
6. Monitoring and evaluating the bank loans and advances portfolio performance and revenue generation.
7. Coordinating the process of information and filing of periodic returns and questionnaires to the Central Bank of Kenya.
8. Coordinating the bank's equity investment.
9. Coordinating the preparation of management and statutory reports.
10. Preparing and presenting credit reports, including disbursements, loans aging reports, and strategic reports.
11. Any other duties that may be assigned from time to time.

### **Person Specification**

For appointment to this grade, a candidate must have: -

1. Bachelor's degree in Actuarial Science, Commerce, Economics, Business Administration, Finance, or in a related field from a recognized institution.
2. Master's degree in Business Administration, Finance, or any other related course or equivalent qualification from a recognized institution is an added advantage.
3. Registration by any of the following recognized professional bodies: - Associate of the Kenya Institute of Bankers, Institute of Certified Public Accountants, Financial Markets Association, Certified Risk Manager (CRM), Diploma in Credit, or any other equivalent.
4. At least ten (10) years' relevant work experience, five (5) of which must have been in a senior management role.
5. Hands-on experience of collateral-based lending, portfolio performance monitoring, and credit risk reporting.
6. In-depth understanding of credit risk assessment methodologies, scoring models, and portfolio management.
7. Demonstrated ability to develop and enforce credit risk policies, manage delinquent accounts, and minimize NPLs.

8. Familiarity with regulatory compliance, audit processes, and risk governance structures.
9. Ability to engage stakeholders, regulators, and auditors confidently.
10. Excellent communication and interpersonal skills.
11. Leadership courses from recognized institutions.
12. Excellent computer literacy, proficient in the Microsoft suite and other risk management tools.
13. Knowledge of banking processes.
14. Demonstrated results in work performance; and
15. Fulfills the requirements of Chapter Six of the Constitution

### **To Apply**

Interested candidates who meet the criteria above are encouraged to apply, enclosing copies of their academic and professional certificates, a detailed CV indicating work experience, contacts, and addresses of 3 professionally relevant referees by close of business on the 5<sup>th</sup> of September 2025.

Kindly indicate the position and title on the subject line when applying for the job using the email [recruitment@devbank.com](mailto:recruitment@devbank.com). Only shortlisted candidates will be contacted.

DBK is an equal opportunity employer.