

Senior Manager Credit Monitoring and Analytics – Faulu MFB at Old Mutual Kenya

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Job Description

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Old Mutual Kenya is based in Nairobi and is part of a larger group that offers solutions in long-term savings, asset management and investment. We offer solutions to individuals and corporates underpinned by our core values which are: Respect, Integrity, Accountability and Pushing beyond boundaries.

Summary

Working closely with the Head of Credit, the Senior Credit Monitoring and Analytics Manager is responsible for overseeing the credit monitoring and analytics section within the credit department. The job holder will undertake all credit reporting including alignment of all credit reports to the internal governance structures, regulator (CBK) and Group reporting requirements as well as coordinate all internal and external credit audits. He/ She will also be responsible for credit models and data analytics to inform decision making.

Key Measurable Goals

Detailed credit portfolio monitoring through system checks and scenario analysis (including portfolio stress tests)

Develop effective credit risk monitoring models for identification of early warning signs

Product system set-up assurance as per the bank's products fact sheet

Preparation of Credit management reports and Group reports

Ensure portfolio data cleanup to align to data expectations.

Take lead in credit projects and evaluation.

Ensure all credit models are updated regularly.

Undertake credit analytics to enable the bank make data driven credit decisions.

Key Responsibilities

Develop and implement credit monitoring strategies and systems to track the credit performance, monitor credit metrics, trends, and key indicators to identify potential risks and opportunities.

Analyze credit data and portfolio performance to assess credit quality, identify credit risk concentrations, and evaluate credit risk exposure.

Conduct in-depth analysis to understand the drivers of credit performance and identify emerging risks.

Prepare regular and ad-hoc credit risk reports, including key credit risk metrics, trends, and portfolio analysis and provide insights and recommendations to senior management based on the analysis of credit data and portfolio performance.

Collaborate with credit risk analysis teams to develop and enhance credit policies and procedures.

Ensure compliance with regulatory reporting requirements and internal credit risk report standards.

Oversee data collection, data quality assurance, and data governance processes related to credit risk.

Collaborate with IT teams to ensure the availability and integrity of credit data and systems.

To undertake scenario & Sensitivity Analysis to assess impact of undesirable macro-economic and other industry effects on credit portfolio and advise management.

To ensure product set up in the core banking system is as per the approved fact sheet.

To coordinate all internal and external credit audit exercises

Monitor, on a continuous basis, all transactions to ensure that unusual and suspicious transactions are reported to the Money Laundering Reporting Officer (MLRO)

Implementing and enforcing the board approved AML, KYC & CFT policy in as far as is applicable within my area of responsibility.

Do any other duties that may be assigned by the Management from time to time.

Requirements

Education : Business degree

Knowledge and Skills

5 years' experience in Credit Monitoring and Reporting at a Supervisory level

Working Knowledge of core banking Systems

Understanding of Credit modeling and credit risk management

Experience

5years

Personal Attributes

Capacity and willingness to work for long hours and within strict deadlines

Data analysis skills

High degree of confidentiality

Knowledgeable on the Financial services sector

Assertive

Fast in decision making

Honest

Highly organized

Creative and Innovative

Proactive

Passionate & result oriented

Excellent communicator

Good team player

Physical demands

Physically fit and versatile and able to work on a computer for long hours.

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