# JOB DESCRIPTION - CREDIT OFFICER

<table>
<thead>
<tr>
<th>Job Title</th>
<th>CREDIT OFFICER</th>
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<tbody>
<tr>
<td>Division/Branch:</td>
<td>BRANCH</td>
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<tr>
<td>Department:</td>
<td>CREDIT</td>
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<tr>
<td>Reports to:</td>
<td>CREDIT SUPERVISOR</td>
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<tr>
<td>Responsible for:</td>
<td>NONE</td>
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## THE PURPOSE OF THE JOB/OBJECTIVES
- To ensure that credit appraisals and documentations are properly done.
- To ensure loan recovery in order to minimize non-performing loans.
- To ensure loan facilities are released on time.

## KEY TASKS AND RESPONSIBILITIES/DUTIES (DAILY DUTIES)
- Authenticate documentation presented for all credit applications and ensure they meet the KYC requirements and any other requirements as required by the Corporation and by the regulators.
- Ensure compliance with the Corporation’s Credit Policy, Procedures and service level agreements.
- Appraisal of customer loan applications and make recommendations.
- Active participation in Credit Committee.
- Verify that securities are provided and forwarded for perfection.
- Manage portfolio under him/her to ensure good performance.
- Ensure all applicants are advised on fate of applications within reasonable time.
- Proactively manage risk /exposure for assigned portfolio Continuously.
- Ensure recovery of items pledged as security on delinquent loans.
- Assist in the restructuring of debts in the interest of the Corporation and customer.
- Assist in the grading and classification of loan accounts.
- Member of the branch Credit committee.
- Manage Customer and stakeholder relations in accordance with agreed Service Level Agreements.
- Any other duties assigned by the Supervisor.

## QUALIFICATIONS AND EXPERIENCE.
- A university degree in a business related field/Diploma in business Administration,
- Certificate/ Diploma in Credit Management,
- CPA Part 11

## KNOWLEDGE AND SKILLS
- Report writing skills, Excellent skills in analysis of Financials, communication, interpersonal, organizational and negotiation skills, IT skills(MSOffice)

## PERSONAL TRAITS
- Self-starter, Willingness to go an extra mile, Deliver on deadlines, Ability to align to the Corporation’s culture, Team player