

## JOB DESCRIPTION- CREDIT OFFICER

<b>Job Title</b>	<b>CREDIT OFFICER</b>
<b>Division/Branch:</b>	BRANCH
<b>Department:</b>	CREDIT
<b>Reports to:</b>	CREDIT SUPERVISOR
<b>Responsible for:</b>	NONE
THE PURPOSE OF THE JOB/OBJECTIVES	<ul style="list-style-type: none"><li>• To ensure that credit appraisals and documentations are properly done.</li><li>• To ensure loan recovery in order to minimize non-performing loans.</li><li>• To ensure loan facilities are released on time.</li></ul>
KEY TASKS AND RESPONSIBILITIES/DUTIES (DAILY DUTIES)	<ul style="list-style-type: none"><li>• 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.</li><li>• Ensure compliance with the Corporation's Credit Policy, Procedures and service level agreements.</li><li>• Appraisal of customer loan applications and make recommendations.</li><li>• Active participation in Credit Committee.</li><li>• Verify that securities are provided and forwarded for perfection.</li><li>• Manage portfolio under him/her to ensure good performance</li><li>• Ensure all applicants are advised on fate of applications within reasonable time.</li><li>• Proactively manage risk /exposure for assigned portfolio Continuously</li><li>• Ensure recovery of items pledged as security on delinquent loans.</li><li>• Assist in the restructuring of debts in the interest of the Corporation and customer.</li><li>• Assist in the grading and classification of loan accounts.</li><li>• Member of the branch Credit committee.</li><li>• Manage Customer and stakeholder relations in accordance with agreed Service Level Agreements.</li><li>• Any other duties assigned by the Supervisor.</li></ul>
QUALIFICATIONS AND EXPERIENCE.	<ul style="list-style-type: none"><li>• A university degree in a business related field/Diploma in business Administration,</li><li>• Certificate/ Diploma in Credit Management,</li><li>• CPA Part 11</li></ul>
KNOWLEDGE AND SKILLS	<ul style="list-style-type: none"><li>• Report writing skills, Excellent skills in analysis of Financials, communication, interpersonal, organizational and negotiation skills, IT skills(MSOffice)</li></ul>
PERSONAL TRAITS	<ul style="list-style-type: none"><li>• Self-starter, Willingness to go an extra mile, Deliver on deadlines, Ability to align to the Corporation's culture, Team player</li></ul>