

## JOB DESCRIPTION- CREDIT SUPERVISOR

<b>Job Title</b>	<b>CREDIT SUPERVISOR</b>
<b>Division/Branch:</b>	HEAD OFFICE
<b>Department:</b>	CREDIT
<b>Reports to:</b>	CEO
<b>Responsible for:</b> <b>(Who reports to you)</b>	CREDIT OFFICERS,ADMINISTRATIVE ASSISTANT,CREDIT ADMINISTRATOR
THE PURPOSE OF THE JOB/OBJECTIVES	<ul style="list-style-type: none"><li>• To ensure compliance with the Corporation’s internal credit policies, industry and other regulations.</li><li>• To provide leadership at the branch level.</li></ul>
KEY TASKS AND RESPONSIBILITIES/DUTIES (DAILY DUTIES)	<p><b>1) Executive role.</b></p> <ul style="list-style-type: none"><li>• Provides the interface between the CEO and the staff.</li><li>• Actively cascades to the staff all decisions and directives from the executive.</li><li>• Constantly provides the CEO with feedback information on the running of the branch.</li><li>• Provides oversight and management for the day to day running of the branch.</li><li>• Attends company quality meeting on behalf of the branch.</li><li>• Member of the Excom.</li></ul> <p><b>2)Grow branch loan book</b></p> <ul style="list-style-type: none"><li>• Ensure the loan book grows as projected through continuous product development and value proposition.</li><li>• Actively participate in effective market penetration.</li><li>• Proactively manage cost to ensure branch profitability.</li><li>• In collaboration with the CEO, develop a market penetration strategy that clearly identifies target markets and offers new and innovative approaches to reaching customers, in line with the Corporation’s vision.</li><li>• Oversee sales and marketing execution in the branch to bring in qualified customers, provide customers with a positive experience and efficient management of customer pipeline.</li><li>• Set appropriate sales targets for the staff and monitor progress towards achieving the same and making adjustments as necessary.</li></ul>

	<p><b>3) Sustain high quality loan book</b></p> <ul style="list-style-type: none"><li>• Ensures quality credit appraisals for all applications in the branch</li><li>• Together with branch staff, keenly manage all Non Performing loans to maintain quality of the book.</li><li>• Maintains and updates tools of monitoring credit.</li><li>• Chairs the branch Credit Committee.</li></ul> <p><b>4) Customer Service</b></p> <ul style="list-style-type: none"><li>• Together with the staff, develop strategies to maintain and continuously improve service to the customers.</li><li>• Ensures zero tolerance to customer complaints-both internal and external.</li><li>• Ensures that the set Turn Around Time is adhered to by all staff.</li><li>• Maintain high levels of confidentiality of customers information</li><li>• Communicates unsuccessful credit applications to the customers in a professional manner</li></ul> <p><b>5) Human Capital</b></p> <ul style="list-style-type: none"><li>• Provides authentic leadership to the staff at the branch level</li><li>• Develops staff competencies and skills through continuous training of products and policies for performance improvement as per set targets and standards.</li><li>• In charge of leave management at the branch.</li><li>• Ensures practical shadow positioning at the branch</li><li>• Ensures successful portfolio transfer during normal leave and staff exits.</li><li>• In charge of Human Resource Administration at the branch including hiring, disciplinary action, staff documentation &amp; Filling, Employee relations.</li><li>• Maintains high level of team spirit.</li><li>• Constantly articulates the Strategic intent of the Corporation- vision ,Mission and Core values</li><li>• Mentors and Coaches staff</li></ul>
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	<p><b>5) Policies and Procedures</b></p> <ul style="list-style-type: none"> <li>• Custodian of Policies, processes and product manuals.</li> <li>• Ensures compliance to all written Policies and procedures, Meru Corporation Act.</li> <li>• In charge of the branch Assets</li> <li>• Ensures that adequate security is provided in the branch for both the branch staff and customers to transact.</li> <li>• Ensures quarterly and annual reports for the branch are prepared on time.</li> <li>• Ensures that issues raised during branch audit are addressed.</li> <li>• Endeavor to create a conducive and clean environment that promotes good health and well-being of the staff and the customers.</li> </ul> <p>• <b>ANY OTHER DUTIES ASSIGNED BY THE CEO.</b></p>
<p>QUALIFICATIONS AND EXPERIENCE.</p>	<ul style="list-style-type: none"> <li>• Bachelor’s degree in any Business field from a recognized university/CPA</li> <li>• At least 3 years practical working experience at a senior level in Credit in an MFI/ Financial institution.</li> </ul>
<p>KNOWLEDGE AND SKILLS</p>	<ul style="list-style-type: none"> <li>• Report writing skills, Excellent skills in analysis of Financials, communication, interpersonal, organizational and negotiation skills</li> <li>• Demonstrates leadership skills</li> <li>• Working knowledge in IT skills(MSOffice)</li> </ul>