



VACANCY ANNOUNCEMENT

7. Credit officers (Agriculture officer, Group Loans Officer and individual lending -based upcountry)

Function: Credit

Reports to: Assistant Manager Credit

Purpose of the Role: To ensure efficient and timely processing of customers loans in line with the set departmental targets and policies of the bank and keep the PAR at acceptable bank standards

Key results areas:

- Assess loan requests and advice loan applicants about loan requirements, terms and conditions
- Ensure timely processing of customers loans in line with the departments set targets, policies and procedures
- Ensure proper documentation & security of all the loan files handled before and after disbursements
- Ensure all loans disbursed are recovered in a timely manner
- Ensure proper monitoring and follow up of all loan customers
- Ensure customers are enrolled for CRB services
- Ensure deposit mobilization for onward lending

Minimum requirements:

- Bachelor's degree in Science, statistics, Quantitative techniques, Economics, Accounting, Banking & Insurance, Business, Commerce, Agriculture, Education and any related fields.
- Ability to think critically, analyze cases and make lending decisions.
- Good interpersonal skills with ability to create lasting relationship with clients
- Must be flexible, a fast learner with a positive attitude.
- Computer literacy and familiarity with the Microsoft applications.
- Knowledge of the local language in any area where our branches are located is essential.