

VACANT POSITION: CREDIT OFFICER

Our client dealing with Agriculture equipment financing is looking to hire a **Credit officer**.

Job Location; **Nairobi**

JOB PURPOSE:

The Credit officer will facilitate lending to clients by assessing creditworthiness and processing relevant paperwork. He/She will prepare loan applications, evaluating clients' financial information and calculating risk ratios

MAIN TASKS AND RESPONSIBILITIES

ADVISORY SERVICES TO CLIENTS.

- Meet with applicants to obtain information for loan applications and to answer questions about the process.
- Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
- Work with clients to identify their financial goals and to find ways of reaching those goals.

LOAN APPLICATIONS PROCESSING

- Review loan requests
- Assess clients' financial status
- Evaluate creditworthiness and risks
- Contact clients to gather financial data and documentation
- Approve within delegated authority loan structures pricing and conditions on loan transactions
- Maintain updated records of loan applications

MANAGEMENT OF CLIENTS ACCOUNTS

- Monitor progress of existing loans
- Drafting demand notices to loan defaulters.
- Maintaining loan register

SKILLS AND QUALIFICATIONS;

- BSc in Banking and Finance, Economics, Actuarial Science or related field
- Be a member of ICPAK

- Extensive Knowledge and experience in credit documentation in a credit department, preferably in a Micro finance institution.
- At least 5 years' in similar role
- Excellent analytical, Problem identification and solving skills
- Excellent interpersonal, listening and communication skills
- Excellent negotiation and rapport building skills
- Excellent business acumen and awareness of macro environment
- Excellent organizational and time management skills

All applications should be done on or before close of business 18th November2020 on link below:

<https://reedsafricaconsult.com/upload-cv/>

Only shortlisted candidates will be contacted