



**JOB DESCRIPTION**

POSITION	DUTY STATION	REPORTING TO	LEVEL	CATEGORY
Credit Officer	Branch	Branch Manager		

**I- DUTIES & RESPONSIBILITIES:**

- Clients screening and loan appraising
- Promoting and Marketing the firm’s image and products
- Preparing loan application and educating clients about the terms and conditions of the loans the company offers
- Ensuring that loans are repaid according to the schedule
- Solving problem with bad clients
- To analyze, process and recommend financial applications for approval
- To review and process all new applications within the stipulated turnaround time
- To ensure all applications approved are of quality accounts and adhering to the policy and guidelines as set out by the Microfinance
- To evaluate, validate information and documentations via telephone interviews, reports and onsite interviews
- To assist with internal or external enquiries regarding financial matters
- To check and ensure completeness of the application forms and documents
- Visit and monitor clients for repayment
- Manage and maintain client relationship, client loyalty through high quality service
- Prepare and maintain relevant report
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**II- QUALIFICATIONS:**

- At least BacII. Qualify
- Commitment and Honesty
- Ride motor and can go to the field
- Assign from management task