



JOB DESCRIPTION

Designation : Senior Loan Officer (3 Posts)
Position Location: Tatkon Branch & Lewe Branch
Report to : (Assistant) Loan Supervisor

Position Summary

The senior loan officer shall specifically perform credit-related duties such as selling loan products and performing credit control over loans with only Individual Lending methodology. He/she must adhere to the policies, procedures, and other operational materials in performing his/her duties. He/she shall keep developing himself/herself to ensure ability, skills, and knowledge suit the changes in the market and the customer's view and the development of the company.

Duties and Responsibilities:

- Implements the sales and marketing strategies laid down by supervisors and the company;
- Builds and maintain good rapport with the local authority to ease business flows and with potential customers and clients to get new clients, to retain and gain repeat business with the existing ones and as well as future referrals they may provide so as to hit the targets;
- Develops familiarity with the company's loan products or other services and with the neighborhoods of the localities assigned so as to firmly control and increase sales;
- Explains to customers different types of loan products and credit options that are available, as well as the terms of those services;
- Meets with applicants to obtain financial and non-financial information for loan applications and answers questions about the process;
- Obtains and compiles copies of loan applicants' credit histories, financial supporting documents, and other financial information;
- Writes and analyzes applicants' financial status, credit, and property evaluations to determine the feasibility of granting loans and defines payment schedules;
- Submits applications to credit analysts (Loan Approval Committee) for verification and recommendation;
- Writes and reviews loan agreements to ensure that they are complete and accurate according to policy;
- Performs credit review and updates credit and loan files;
- Stays abreast of new types of loans and other financial services and products in order to better meet customers' needs;
- Handles customer complaints and takes appropriate action to resolve them;
- Works with clients to identify their financial goals and to find ways of reaching those goals;
- Confers with underwriters to aid in resolving application problems;
- Negotiates payment arrangements with customers who have delinquent loans.
- Takes actions against customers whose accounts are delinquent, and forward irreconcilable accounts for further action.

- Arrange for liquidation of delinquent properties for collection of debts and proceed with any court case as required;
 - Markets the company's products to individuals and firms, promoting the company's services that may meet customers' needs;
 - Analyzes potential loan markets and develops referral networks in order to locate prospects for loans;
 - Reports to supervisor and others (as required) on his work progress, achievements, or issues, and so on.
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Qualifications:

- Any graduates, diploma/certificate in accounting/finance are preferred.
 - Must have working experience of at least 1 year in the related field of sound individual loan assessment
 - Must have knowledge of Financial Statements and can read and analyze the performance of business.
 - Problem-solving skills.
 - Knowledge of customer and personal service.
 - Ability to communicate effectively at all levels within an organization.
 - Computer literate.
 - Good at the English Language will be an added advantage.
 - Must have a motorbike driving license.
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