

**HUMAN RESOURCE DEPARTMENT****JOB DESCRIPTION**

Job Title	Trainee Credit Officer Junior Credit Officer Credit Officer	Holder's name	
Reports to	Supervisor Branch Manager	Name	
Reports to <i>(Only for dual reporting)</i>		Name	
Branch / Department	Channels Department		

1. Job Objective

Identifying clients who are looking for loans & maintain a quality lending portfolio while doing a effective credit appraisals.

2. Primary Responsibilities

- Identifying the loan requirements of the people in the area by visiting & meeting potential clients.
- Reaching clients (630) and centres formation (14) according to the execution plans & processes.
- Conducting Centre Meetings.
- Assessing the repayment capacity of the Centre members by conducting a credit appraisals & house visits of clients.
- Maintain a quality loan portfolio & savings portfolio.
- Carry out loan disbursement and repayment collection process in accordance with the company guidelines
- Carrying out post disbursement evaluations according to the manner prescribed in manual.
- To maintain good communication system within the branch office staff and with clients
- Completing and handing over Daily Report to the BM.
- Carrying out any other duties specified by the HO or Superiors.
- Maintaining high standard of self-discipline, integrity.
- Adhering the code of conduct & all processes / guidelines implemented by the company.
- Always handle clients in accordance with the client protection principles.

3. Secondary Responsibilities**4. Qualifications**

- Completed a degree from a University/ under graduated.
- Strong written and oral communication skills.
- Highest level of integrity, commitment, self-motivated and result oriented.
- Ability to work effectively and must have strong team spirit, adaptability and flexibility
- Strong organizational skills and problem solving skill
- Ability to communicate effectively with company stakeholders

5. Additional Remarks

Willing to travel any area assigned by the company.

6. Agreement