

## **Job Description: Loan Officer at Kakuma Branch - Kenya Bankers Sacco**

**Position:** Loan Officer

**Branch:** Kakuma Branch

**Department:** Credit and Lending

**Reports To:** Branch Manager

**Location:** Kakuma, Turkana County

### **Job Summary:**

The Loan Officer at Kakuma Branch of Kenya Bankers Sacco is responsible for facilitating loan applications, conducting credit assessments, and ensuring the smooth processing of loans for members. This role involves evaluating loan requests, assisting members through the application process, and adhering to lending policies and regulatory guidelines.

### **Key Responsibilities:**

1. **Loan Application Processing:**
  - Accept and review loan applications from members, ensuring all required documentation is complete and accurate.
  - Conduct initial assessments to determine the eligibility of applicants.
2. **Credit Assessment:**
  - Evaluate applicants' creditworthiness by analyzing financial statements, credit reports, and related documents.
  - Make recommendations to approve or decline loan applications based on assessment results.
3. **Member Guidance:**
  - Provide guidance and assistance to members in understanding the loan application process, requirements, and available loan products.
  - Address member inquiries and concerns regarding loan applications and repayment terms.
4. **Compliance and Documentation:**
  - Ensure full compliance with Sacco lending policies, regulatory requirements, and best practices.
  - Maintain accurate and organized loan documentation.
5. **Loan Disbursement and Monitoring:**
  - Coordinate loan disbursement upon approval, ensuring members understand repayment terms and obligations.
  - Monitor loan performance and follow up on delinquent accounts as needed.
6. **Customer Relationship Management:**
  - Build and maintain strong relationships with members by providing exceptional service throughout the loan process.
  - Identify opportunities for cross-selling Sacco products and services.

### **Qualifications and Skills:**

- Bachelor's degree in finance, business, or a related field is preferred.
- Previous experience as a loan officer or in a credit-related role.
- Strong understanding of lending practices, credit analysis, and financial documentation.
- Excellent communication and interpersonal skills.
- Proficiency in financial analysis tools and loan management software.
- Detail-oriented with a commitment to accuracy and compliance.
- Knowledge of local market conditions and member needs.

**Working Conditions:**

- The job is typically performed in the Kakuma Branch during regular business hours.
- Frequent travel may be required to visit members and conduct on-site loan assessments.

Closing Date - 31/10/2023

Send cv and application letter to [hr@kenyabankers.coop](mailto:hr@kenyabankers.coop). The subject should be the job role