



## **CREDIT OFFICER**

### **Job Brief**

Our lending team is looking for an experienced Credit Officer to come aboard. Your role will entail assessing and sanctioning loan applications, scrutinizing credit risk, and handling loan portfolios. The preferred candidate should have exceptional analytical skills and effective communication skills and be capable of working competently in a fast-paced atmosphere and will work closely with field loan officers.

### **Responsibilities:**

- Evaluate loan applications and assess credit risk, including reviewing bank statements, credit reports, and other relevant information.
- Guide clients through the loan application process, serving as a reliable point of contact throughout
- Meticulously correct errors, ensuring that all information is accurate and complete
- Uphold company integrity and reputation by carefully reviewing all information and adhering to procedures and regulations
- Analyze loan portfolios and monitor performance, including identifying and mitigating risks.
- Ensure compliance with lending policies and regulations, including lending guidelines, anti-money laundering regulations, and fair lending practices.
- Manage loan disbursements and collections, monitor repayment schedules, and follow up on delinquent accounts.
- Work with the collections department to communicate effectively with loan applicants, borrowers, and other stakeholders, including providing feedback and guidance throughout the loan application process.
- Develop and maintain relationships with other lending institutions and service providers.
- Identify and recommend process improvements and best practices.
- Assist with other lending and credit functions as needed.

### **Educational Requirements**

- Bachelor's degree in banking, finance, business, economics, or a related field

- Minimum of 1-2 years of experience in commercial lending, credit analysis, or a related field
- Strong understanding of lending and credit principles and practices
- Familiarity with lending regulations related to underwriting, anti-money laundering, and fair lending practices
- Excellent analytical skills, including evaluating financial statements and credit reports
- Strong communication and interpersonal skills
- Ability to work independently and as part of a team
- Proficiency in Microsoft Excel and other office software
- Experience in a financial institution or a similar industry is a plus

## **HOW TO APPLY**

Please send your application to [apionlending@gmail.com](mailto:apionlending@gmail.com), enclosing CV and qualifications

**Deadline: 15/10/24**