



LOAN OFFICER

Job brief

We are looking for Loan Officer to evaluate, authorize approval or deny loan applications for people or for business. He or She will act as liaison between customers and our financial institution and will help qualified applicants acquire loans in a timely manner.

Responsibilities

- Evaluate credit worthiness by processing loan applications and documentation within specified limits
- Interview applicants to determine financial eligibility and feasibility of granting loans
- Determine all applicable ratios and metrics and set up debt payment plans
- Communicate with clients either to request or to provide information
- Justify decisions (approvals/rejections) and report on them
- Complete loan contracts and counsel clients on policies and restrictions
- Update job knowledge on types of loans and other financial services
- Maintain and update account records
- Assess customer needs, explore all options and introduce different types of loans
- Develop referral networks, suggest alternate channels and cross-sell products and services to accomplish quotas
- Go the “extra mile” to build trust relationships, customer loyalty and satisfaction throughout the underwriting process
- Operate in compliance with laws and regulations and adhere to lending compliance guidelines

Requirements and skills

- Proven working experience as a Loan Officer
- Familiarity with computers and banking applications/software
- Solid understanding of direct/indirect lending products and practices

- Excellent communication and interpersonal skills
- Customer satisfaction orientation and sales competencies
- Ability to work in a goal oriented environment
- Bachelor degree in finance, banking, business administration, economics or a related field

HOW TO APPLY

Send application to apionlending@gmail.com, enclosing CV and qualifications

Deadline:21/03/2024