

Join our team as **CREDIT OFFICERS**

We are seeking dedicated and detail-oriented Credit Officers to join our Branch Network team. The successful candidates will be responsible for assessing the creditworthiness of potential customers, managing credit risk, and ensuring timely collection of outstanding balances.

The Job:

- ▶ Be responsible for achieving aggressive revenue and portfolio targets.
- ▶ Analyzing and recommending credit facilities to clients based on their credit worthiness and financial ability in order to grow a healthy portfolio.
- ▶ Preparation of credit documents for approval & disbursements.
- ▶ Complete all facility reviews on a timely manner and propose enhancements and restructures where necessary.
- ▶ Effect accurate recovery process with proactive follow ups.
- ▶ Carrying out customer visits and inspections, continuous monitoring of the portfolio in order to ensure that all applicable covenants are adhered to, conducting periodic pricing reviews and ensuring that all operational and credit procedures are followed.
- ▶ Monitoring non-performing assets and taking steps to ensure recoveries.
- ▶ Other tasks include interdepartmental coordination to expedite the disbursement of credit facilities in a timely manner.

The Person:

- ▶ Minimum 5-6 years of experience in a Bank out of which minimum 2 years in the capacity of Senior Banking Assistant /Officer.
- ▶ Proficient knowledge of analytical skills and loan documentation
- ▶ Excellent analytical and decision-making skills.
- ▶ Ability to pay attention to work quality, details, and accuracy.
- ▶ Strong communication and negotiation skills
- ▶ Ability to work independently and as part of a team.
- ▶ Committed to achieving individual and team goals.
- ▶ Completion of Banking or Diploma in Credit management will be an added advantage

Rewards

The right candidate can look forward to a remuneration package inclusive of staff loan benefits at concessionary interest rates and career prospects.

Applications must be forwarded through email to jobs@unionb.com with the names of two non-related referees on or before **25th October 2024**. The email subject line must state **"Credit Officers"**. All applications will be treated with strict confidence. Only shortlisted applicants will be notified.

We are an equal opportunity employer

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