



**JOB ADVERTISEMENT.**

**RELATIONSHIP OFFICER CREDIT.**

<b>Job Profile:</b>	
Job Title:	Relationship Officer Credit.
Reports to:	Branch Manager.
Location:	Dimkes DT Sacco Branches.
Work Pattern/Hours:	As per the Sacco's HR Policy-Full time.
Start date:	Immediately.

**Role Purpose Statement:**  
 The Relationship Officer Credit's duties and responsibilities revolves around the credit cycle in the branch i.e. loan appraisal, approval, disbursement and loan recovery.

<b>Key Responsibilities:</b>		
<b>Perspective:</b>	<b>% Weighting:</b>	<b>Output:</b>
<b>Loan Book Growth &amp; Quality.</b>	<b>50%</b>	<ul style="list-style-type: none"> <li>• Driving loan book growth by bringing in new customers and ensuring that loans are paid on time.</li> <li>• Promote SACCO's credit products and services to existing and potential members.</li> <li>• Appraising loans and verifying that a member qualifies for the loan they have applied for, in compliance with KYC, AML and POCAMLA guidelines and also the credit policy.</li> <li>• Conducting pre-disbursement and post-disbursement site visits for clients wishing to take loans or have already acquired loans with us.</li> <li>• Follow up on overdue loans and implement recovery processes when necessary.</li> <li>• Monitor the loan repayment process to ensure timely payments and minimize defaults.</li> <li>• Follow up on loan repayments made through Pay Bill and Bank remittance/external checkoff and all salary loans from current accounts.</li> </ul>

		<ul style="list-style-type: none"> <li>• Ensure proper credit administration and loan recovery in accordance to the recovery procedures.</li> <li>• Ensure that all credit processes are in compliance with SACCO regulations, legal requirements, and industry standards.</li> </ul>
<p><b>Business Development &amp; Customer Relationship Management.</b></p>	<p><b>30%</b></p>	<ul style="list-style-type: none"> <li>• Establish and maintain strong relationships with both existing and potential members.</li> <li>• Ensure consolidation of banking for all members with active credit facilities in the SACCO.</li> <li>• Upselling and cross selling of all Sacco products such encouraging members to take up additional loan products, insurance or savings plan.</li> <li>• Advising members on their credit and banking options in regards to products offered by the SACCO.</li> <li>• Provide advice and guidance to members regarding credit facilities, saving products, and general SACCO products and services.</li> <li>• Address member concerns and resolve issues in a timely and professional manner.</li> <li>• Handling and monitoring customer credit enquiries and complaints effectively to ensure member retention.</li> <li>• Educate members about credit risks, loan repayment strategies, and financial literacy.</li> <li>• Provide continuous support to members to ensure they make informed financial decisions.</li> </ul>
<p><b>Operational Efficiency and Risk Management.</b></p>	<p><b>20%</b></p>	<ul style="list-style-type: none"> <li>• Ensuring all documentation collected for loan processing is accurate and compliant with SACCO policies.</li> <li>• Ensuring that loans are processed in a timely manner within set TAT timelines in the service charter.</li> <li>• Inputting Loans into the system and ensuring that all the required details on the loan form and offer letters are filled for official use.</li> <li>• Registering the Loans in the manual book upon application pending approval and disbursement and subsequently completing the registration in the manual loan register upon loan disbursement.</li> </ul>

- Generating CRB reports for loan processing in a timely manner.
- Facilitate discharge of securities after the client has met all the loan obligations with the Sacco.
- Any other duty assigned.

### Ideal Job Holder Specifications:

#### Academic:

- Degree in business related fields preferably in Finance and Banking, Accounting or Economics.

#### Professional:

- Credit Professional Certifications an added advantage.

#### Desired Work Experience:

- At least Three (3) years' working experience in a DT Sacco, Microfinance Bank, Commercial Bank or an equivalent Financial Institution.

#### Attributes

- Strong analytical skills.
- Good-decision making skills.
- Excellent interpersonal skills.
- Excellent Communication skills.
- Detail oriented.

### How to apply:

- A detailed CV including 3 referees and a cover letter indicating the **current** and **expected** salary should be submitted through [careers@dimkessacco.co.ke](mailto:careers@dimkessacco.co.ke) by **15th March 2025**.
- Indicate the position applied for in the subject line.