



## **JOB DESCRIPTION**

**TITLE: LOANS OFFICER**

**DIVISION: LOAN OPERATIONS**

### **Duties and Responsibilities**

- Customer Services – meet and conduct interview with new and existing clients and obtain information for loan application and answer queries regarding the loan process in a professional manner;
- Analyse and assess applicants' financial status to determine feasibility of granting loans;
- Appraise new and additional loans for Management and Board approval;
- Implement Management and Board decisions accordingly;
- Submit applications to Legal Division for security checks and verification;
- Prepare salary deductions and forward to different Banks or employers for action of repayment;
- Prepare necessary paperwork upon loan approval;
- Responsible for a specific loan portfolio and manage it well;
- Conduct field visits or inspections on a weekly basis to monitor the use of financial assistance;
- Take pictures of projects for file references;
- Review loan accounts from time to time when in arrears and recommend appropriate actions,
- Listen carefully to customer complaints and take appropriate actions to resolve them;
- Refer problematic cases to Manager or management for immediate solutions
- Set objectives and action plans for achievement;
- Self-review at end of each financial year to assess one's performance during the year
- Possess a team spirit of willingness to work closely with one another to achieve divisional goals;
- Provide support and assistance to the Divisional Manager and perform any other duties as directed by the Management.