



## Future-Gateway e-Recruitment

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### JR/2023/112 - Branch Credit Administrator

**Age Limit:** 40 Years

**Experience:** 3 Years

**No. of Vacancies:** 5

**Minimum Academic Qualification Required:** Bachelors

**Deadline:** 30/Aug/2025

#### JOB DESCRIPTION:

##### BRANCH CREDIT ADMINISTRATOR

The Branch Credit Administrator will report to the Branch Manager and is responsible for review appraise, disburse loans and maintain portfolio quality in line with the bank's policies and processes.

Specific Responsibilities include: -

1. Conduct field visits and carry out the verification of loans to improve branch portfolio quality.
2. Lead and direct the credit committee meetings to achieve efficiency in the operation of the credit committee.
3. Plan, review, and monitor the implementation of guidelines for portfolio quality control and submit compliance reports in line with the work plan and lending policy.
4. Responsible for relationship management with clients and potential clients to enhance acquisition and growth.
5. Provide safe custody for the loan securities and files in line with bank policy and procedures.
6. Review credit proposals, appraise and disburse loans for the branch in accordance with the credit management policy.
7. Review performance of different loan products and make recommendations.
8. Verify and establish authenticity and completeness of loan documentation in line with the credit authorization limits.
9. Proactively identify and assess the risks faced by the Branch and maintain an effective system to minimize exposure.
10. Liaise with the debt recovery team to support the process of recovery of non-performing loans and improve portfolio quality for the branch and supporting recovery for non-performing loans.

##### Minimum Academic Education & Training

- A bachelor's degree in any discipline
- 2 Principal passes at A' Level
- Credit and/or Pass in English and Mathematics at O' level.

##### Required Experience

- 3 years' experience in Banking Operations specifically in Micro or Individual loans products.

##### Business Behaviors

- Good communication skills.
- Leadership skills
- Interpersonal skills
- Ability to demonstrate positive image of the Bank
- Must be a person of impeccable integrity.
- Should not be more than 40 years of age.

For internal staff to qualify for the above positions, they should have met expectations in the recent performance evaluations.

[APPLY](#)