

RELATIONSHIP OFFICER: CREDIT:**(3 posts)**

	JOB PROFILE
Job Title:	RELATIONSHIP OFFICER- CREDIT
Job Reference	TSCCS/R.O.C.9/10/2026
Department:	CREDIT
Reporting to:	BRANCH MANAGER
Location	TOWER SACCO BRANCH
	JOB PURPOSE
The Relationship Officer - Credit will be responsible for evaluating, reviewing credit applications, documentation, financial information disclosures such as financial statements, credit reports, collateral details to ensure files are complete, accurate and decision ready while maintaining compliance with SACCO lending policies	
	JOB DESCRIPTION
➤ Continuously track and manage portfolio allocation and the key performance indicators such as loan delinquency, NPL reduction and overall loan book quality- Portfolio At Risk -30 days and PAR – 90 days. ➤ Collect, verify, and analyze information to help in determining whether the credit borrower qualifies for the facility. ➤ Comply with credit policies and procedures by monitoring activities related to quality disbursement, portfolio monitoring and other routine lending activities ➤ Review and update the qualification of risk during the Branch Credit Committee meetings and during the credit life once disbursed. ➤ Explain to members and would be members on the different types of credit facilities and options that are available and the terms of those services. ➤ Obtain and compile loan applicant's credit histories and other financial information. ➤ Appraise loan applications as guided by the Credit policy and the procedure manuals. ➤ Use the opportunity to cross-sell all other products and services offered by the SACCO in order to maximize revenues while enhancing customer's satisfaction levels. ➤ Use intelligence to verify the authenticity of the person presenting instruments of loan appraisal. ➤ Negotiate with members regarding financial transactions, payment terms, and credit limits and present the same to the Branch manager.	

- Exercise due diligence in operations on Know your customer (KYC) and anti-money laundering (AML) to prevent and detect frauds and forgeries.
- Maintain appropriate filing systems and update the DMS by scanning all documents for the department.

PREFERRED QUALIFICATIONS

- CCP II/CPA II/CIFA II or Diploma in Credit Management, Business management, Cooperative Management, Accountancy/finance & Banking or diploma in relevant field/Bachelor's degree in Cooperative, finance, accounting, or any other related field.
- Professional certification such as Certified Credit Professionals/Certified Public Accountant will be an added advantage.
- Minimum experience of 3 years in a reputable financial institution. Those with experience in credit management will have an added advantage
- KCSE minimum qualifications: (C Plain) with C (plain) in English and Mathematics.

PERSON SPECIFICATIONS

- Age above 28 years.
- Ability to multitask with close attention to details.
- Possess good communication and interpersonal skills.
- Ability to maintain high level of equity, transparency and confidentiality.
- Must be a team player
- Must be empathic to customer's needs.
- Proactive and possess initiative.
- Self-driven and results oriented.
- Demonstrate integrity and professional competence
- Excellent organization skills

DISCLAIMER

The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.

Candidates who will have applied will receive an email informing them whether they will proceed or not to the next recruitment level of being shortlisted /interviewed.