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Job Description: Assistant Credit Manager
Reports to: Credit Manager/Branch Manager

Overall Purpose of the Job: Responsible for overall credit appraisals of products, and services provided by the Bank, including the Bank's financial performance, credit quality, business development, operations, regulatory compliance, and risk management.

Duties and Responsibilities

Strategic Management

- Creates, implements, and evaluates the credit department business plan
- Builds and maintains strategic ties with the community, as well as networking with existing and potential customers in order to establish long-term, trustworthy relationships
- Liaises with other branch offices to ensure the smooth management of operations and the achievement of overall business goals
- Designs and implements financial performance plans, strategies and any other operational activity
- Communicates and implements new ideas and marketing strategies within the department to improve sales, cross-sells, marketing, and staff development

Product Selling

- Explaining to customers the different types of loans and credit options that are available, as well as the terms of those services.
- Helping customers to choose the best suited product for the customers.
- Staying abreast of new types of loans and other financial services and products in order to better meet customers' needs
- Marketing bank products to individuals and firms, promoting bank services that may meet customers' needs.
- Working with clients to identify their financial goals and to find ways of reaching those goals.
- Analyzing potential loan markets and develop referral networks in order to locate prospects for loans.

Customer Relationship Management

- Conducting reviews and renewals for existing relationships for clients enjoying various Credit facilities by proposing and recommending Credit Appraisals, making follow ups with Credit department as well as clients on the offer letter.
- Developing and fostering relationships with internal and external customers that will enhance services.
- Making regular customer meetings and visits to build and grow the relationship;
- Demonstrating enthusiasm for taking care of all customers
- Modeling friendliness by greeting customers quickly, cordially, calling them by name and making them feel welcome and comfortable
- Treating all customers with Respect, Sincerity, and Appreciation
- Helping to resolve customer complaints and maintain superior customer service ratings

Human Resources Management

- Mentors, supervises, and handles disciplinary cases for administrative staff in order to ensure the overall efficiency of daily operations
- Periodically evaluates the performance of credit department personnel, develop goals and objectives. Provide both formal and informal feedback on a regular basis.
- Maintains a high level of employee morale in the department to minimize turnover and maximize customer service satisfaction
- Through management decisions, communication and behavior, creates a culture and a team that works together to meet customer needs and achieve desired results
- Ensures that employees comply with current Banking regulations and internal procedures

Client Risk Assessment

- Obtaining and compiling copies of loan applicants' credit histories, corporate financial statements, and other financial information to assess a client's credit worthiness prior to giving them a loan.
- Making regular client visits to review business requirements, assessing assets under securities held by the client to help in assessment of the client
- Analyzing financial data regarding loan requests for new, renewal and existing loans, including data provided by credit bureaus, other financial institutions and financial institution files.

- Researching clients background documentation and reviews personal and business financial statements and tax returns.
- Assisting in preparing and conducting loan presentations for the credit committee to assist in client assessment before they are considered for bank loan product

Loan disbursements

- Assisting clients to sign their offer letters for loan disbursements.
- Computing payment schedules.
- Prospecting for new clients and offering the full range of Banking products and services such as personal and business loans, fixed deposit accounts as well as asset financing.
- Documenting Account opening and executing all KYC documents to facilitate account opening and all Bank's products and services for outside clients.
- Obtaining related financial documents to be able to put forward any new borrowing requests from the client.
- Filling customer instructions/important loan related documents in the client's respective dockets for safe custody as the information is private and confidential;
- Reviewing loan agreements to ensure that they are complete and accurate according to the credit policy.
- Processing and concluding loan disbursement transactions in a timely manner.
- Collection of deposits from clients/potential clients

Legislative compliance

- Conduct a needs analysis to identify customer needs effectively when opening new accounts or giving product advice.
- Complete disclosure to the customers in terms of accreditation, service fees, and commission.
- Ensure proper record keeping.

Knowledge/Technical Skills/Expertise

- Comprehensive knowledge of bank's laid-down policies and procedures relating to all areas under control.
- Knowledge of the Retail Banking value proposition.
- Knowledge and understanding of the Area sales and service strategies.
- Thorough knowledge and understanding of local target market profiles.

- Thorough knowledge of the products and services applicable to the local market/s. Knowledge of the socio-political and economic dynamics affecting the local market/s.
- Knowledge of the Code of Banking Practice.
- Knowledge of Managing Local Market sales principles. Knowledge of business economics and financial management principles and practice.
- Knowledge of risk management and credit principles, including an understanding of the terms and conditions of sanction.
- Knowledge of credit management and transactional procedures, systems and processes.
- Knowledge of Human Resources management principles, including group dynamics.

Preferred Qualification and Experience for Branch Manager Job

- Relevant Business University degree and or
- Diploma holders should have 5+ years of experience in credit management preferably in banking sector
- Experience in banking with over 4 years' experience in credit management preferably in banking sector.
- Institute of Bankers or related qualification would be an advantage.
- Experience in managing a diverse range of people and activities is essential.

Applicants who meet the above qualifications are requested to send CV attaching copies of academic and professional certificates as ONE document in PDF format to: hr@uni-microfinance.co.ke by Thursday, 30th October 2025.