

Job Description: Loan Officer

Responsibilities:

- Conducts initial meetings in villages and communities together with the RENEW Volunteers and Gups, Magmi and Tsogpas together with the branch officer.
- Identifies and validates potential target members for RENEW MFP.
- Collects monthly loan repayments and savings contributions and hands it over to the branch officer with the collection sheet.
- Visits 10 % of the loan customers a month if the remaining duration of the loan exceeds 12 months and the remaining balance is more than Nu. 50,000 and 25% of the loan customers if the loans are considered as doubtful or loss and if the outstanding balance is exceeding Nu. 10,000.
- Frequently updates the branch officer about changing information of members.
- Conducts training sessions for the members with regards to RENEW MFP procedures, regulation and policies.
- Assists centers in addressing problems and supports them jointly in solving.
- Submits all relevant MFP forms to the branch officer.
- Prepares and disburses loans and checks utilization.
- Checks and signs passbooks during center meetings regarding savings, loans and interest.
- Assists the chief operations officer and branch officer to organize review meetings.
- Substitute for branch officer (selected by branch officer) in the absence of the branch officer.

Characteristics of Loan Officer	
Correctness	Determined
Quality-Orientated	Confident
Reliable	Travel Readiness
Friendly	Punctual

Professional Experience	Basic Requirements
Basic Qualification	Minimum: 12 Standard
Work experience in Microfinance	No Work experience needed but internship in relevant field is advantageous
Microsoft Office	Basic Skills in Word, Excel and PowerPoint

Professional Knowledge and Skills	Rating
Sales-oriented	4
Leadership of employees/Developing people	2
Ability to work in a team	4
Communication Skill	4
Ability to establish contact	3
Power to convince	4
Capacity to plan and organize	3
Ability to take decision	3
To work independently	4