

## **ST. LUCIA TEACHERS' CREDIT CO-OPERATIVE LTD**

**Job Vacancy:** Senior Loans Officer

**Location:** New Dock Road, Vieux-Fort

**Reports to:** Branch Manager

### **Key Roles and Responsibilities :**

1. Responsible for interviewing loan applicants and provide the necessary guidance and counseling so as to ensure accuracy of the information being provided by members.
2. Assist members and potential members in understanding and utilizing the Credit Union products and services and make recommendations on the appropriate loan product for the member.
3. Responsible for evaluating and analyzing the members' financial status to determine feasibility of granting the loan request.
4. Ensure that loan application is accurately completed and that all pertinent information is available and security has been proffered and in hand prior to the processing of the loan
5. Assess collateral requirements, set payment plans for members in keeping with their income and expenses.
6. Responsible for ensuring that the collateral security pledged by the member meets the criteria set out in the loans policy/ guidelines of the Credit Union
7. Approve loans within discretionary limits in accordance with the loans policy.
8. Meet loan production, business development, credit analysis, member relationship, teamwork and continual improvement goals
9. Responsible for the follow-up and management of the delinquent loan portfolio.
10. Responsible for the cross-selling and marketing of the Credit Union's products and services.
11. Provide Administrative Support.

### **EDUCATION & OTHER REQUIREMENTS:**

- Minimum of a Diploma in Business, Marketing and /or Finance
- Must have at least (2) years of experience in a position of a similar nature
- Must have a valid driver's license

## **Skills and Competencies:**

- Must have a strong knowledge of loan products and lending practices.
- Must understand the connection between the level of service provided being directly correlated to driving sales volumes
- Must have the ability to understand and analyze financial statements
- Possess a high level of confidentiality
- Must be familiar with the Operating System
- Must be familiar with the rules and regulations governing the Credit Union and the Law relating to Credit Unions
- Must be willing to promote the agenda of the SLTCC
- Must be computer literate
- Must be self-motivated, organized, detail-oriented and flexible
- Must possess a high level of interpersonal and communication skills

**If you meet these requirements, please send your CV, cover letter, certified copies of certificates and two (2) recent references to the Acting General Manager [sltcc@hotmail.com](mailto:sltcc@hotmail.com)  
Closing Date for application: August 20<sup>th</sup>, 2019**