



# Times U Sacco Ltd.

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## VACANCY ANNOUNCEMENT: GENERAL CREDIT SUPERVISOR (1 post)

Times u sacco limited is a deposit taking sacco licensed under the Society Act Operations within the country with our headquarters at Nkubu in Meru County. Over the years Times u Sacco has made great strides in its mission to social-economically transform the lives of its members through affordable, quality, competitive and market driven financial solutions. The sacco seeks to recruit a qualified highly motivated individual to fill above position.

### JOB PROFILE

<b>Job Title:</b>	GENERAL CREDIT SUPERVISOR
<b>Department:</b>	CREDIT
<b>Direct Reporting to:</b>	CREDIT MANAGER
<b>Location</b>	HEAD QUARTER OFFICE

### JOB DESCRIPTION

The incumbent is expected to work to improve SACCO's credit-granting process, optimize sacco revenue by ensuring quality loans, assess customers credit worthiness and conduct periodic reviews on both new and existing customers.

### DUTIES

- Scrutinize /verify loans for approval for Kshs. 200,000 and above level in line with the credit policy and forward to credit manager for final approval
- Requisition of charge sheet and binding agreement from the branches and the lawyer
- Requisition of valuation i.e. both title and Motor vehicles
- Forwarding titles and vehicle list to credit manager which are due for auction service.
- Verification and Fast tracking loans which are due for demand
- Maintaining collateral registers, valuation report register, assist in safe custody of title deed and logbooks.
- Reconciliation of loan accounts for members.
- Stay in touch with loan officers and assist in close monitoring of defaulted loans and ensure recoveries / repayments are done within the required timeframe.
- Drafting demand notices to loan defaulters
- Counter-checking CRB reports.
- Preparation of monthly insurance premiums for submission to the insurance companies
- Preparation and generation of loan schedules and statements
- Fast tracking loans in the application stage for disbursement and ensure right procedures are followed
- Perform any other lawful duties that may be assigned from time to time

### ESSENTIAL SKILLS

- Ability to make sound decisions independently
- Accuracy and attention to detail
- Integrity and ethical standards

- Able to handle difficult customers with diplomacy and tact
- Problem-solving and analytical ability
- Manages time effectively and adapts quickly to changing priorities
- Team player who works productively with wide range of people
- Good Knowledge of Microsoft Office
- Strong communication and interpersonal skills
- Good personal judgement and maturity

## EDUCATION QUALIFICATIONS

### Formal Qualifications

- Bachelor's degree in finance, Accounting, business management or relevant field
- A relevant Professional qualification will be an added advantage
- At least (4) years' experience in the field of credit.
- KCSE C (Plain) with C (plain) in English
- Be of 30 yrs. above of age

### 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.**

**Only shortlisted candidates will be contacted and they will be required to provide the following upon being successful;**

- 1) Tax compliance certificate from the Kenya Revenue Authority (KRA)
- 2) A valid certificate of good conduct.
- 3) Clearance certificate from the Higher Education Loans board (HELB)
- 4) Clearance certificate from the Credit Reference Bureau (CRB)

Interested applicants are invited to visit the sacco website under careers section for more details and then submit their application clearly indicating the position applied for, a copy of their testimonials and a detailed cv with at least 3 referees to reach the undersigned via hand delivery, post or email to **careers@timesusacco.co.ke** on or before **23<sup>rd</sup> January 2025**.

**THE CHAIRMAN  
TIMES U SACCO LTD  
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NKUBU**