

NEHAWU House
12 New Street
Gandhi Square
Johannesburg,
2001



Tel: (010) 035-2341
Fax: (086) 224 5701
Website: www.nehawusacco.co.za
Email: nesacco@nehawu.org.za

Job Title : Loans Officer

Reporting to : NEHAWU SACCO MANAGER

Summary of Role:

The Loans officer will be accountable to the Manager of NEHAWU SACCO for the management of loans offered to members.

MAIN PURPOSE OF THE JOB:

Reporting directly to the Manager, the Loans Officer will provide an efficient lending service to members within the authorised limits granted by the manager and credit committee and to interview loan applicants for loans up to the authorised limit.

MAIN DUTIES:

1. Interview loan applicants, obtain all necessary documentation to make loan decision, properly secure the collateral used to qualify for the loan, and approve the loan.
2. Provide information to the membership concerning the different types of loans offered, the terms and interest rates, and the documentation needed to be considered for a loan.
3. Make loan decisions in a timely fashion to meet member needs.
4. Grant loans according to NEHAWU SACCO loans policy and procedures and in compliance with relevant national laws.
5. Refer all borrower requests for loan extensions, refinancing or any changes to original loan terms to the Manager or as designated by policy.
6. Make counter offers to borrowers that are creditworthy but cannot qualify for the loan requested.
7. Participate in training, seminars, workshops to improve loan underwriting skills and techniques.
8. Make suggestions concerning changes to the lending policy and or procedures
9. Evaluate NEHAWU SACCO's lending performance annually and compare it to past periods by reviewing a breakdown of the number and the rand amount of loans outstanding.

The successful candidate will have:

- A relevant third level degree, professional / financial services qualification, or Equivalent experience
- Experience of compliance with laws (NCR, FICA and others)
- A minimum of 3 years relevant experience in loans
- Experience of personal lending and debt recovery
- Excellent interpersonal, teamwork and people management skills
- Strong oral and written communication skills
- ICT literacy and high proficiency in MS Office Suite
- Ability to work under pressure and team work

Remuneration will be in line with the knowledge, experience and qualifications of the successful candidate

NEHAWU SACCO Limited is a co-operative financial institution that is member-owned, member-controlled and is located in Johannesburg serving members of the NEHAWU Trade Union.

NEHAWU SACCO Ltd opens five days a week serving nearly 12,000 members and managing assets of more than R25m.

Only those shortlisted will be contacted.

Applications should be sent to patiswa@nehawu.org.za or by post for receipt on or before

Friday 08 February 2019 to:

THE MANAGER

NEHAWU SACCO Ltd

12 New Street

Gandhi Square

Johannesburg

2001

NO LATE APPLICATIONS WILL BE ACCEPTED