Thardeep Rural Development Programme [TRDP]

Terms of Reference (ToRs)

Job Title: Loan Officer,

Project: Prime Minister Interest Free Loan (PMIFL)

Project Period: (April 2015 to March 2016)

Duty place: Taluka Mithi and Nagarparkar District Tharparkar

Reporting to: Branch/ Credit officer,

Major Responsibilities
Refer loan applications outside those limits to management for approval.

Meet with applicants to obtain information for loan applications and to answer questions about the process.

Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.

Explain to customers the different types of loans and credit options that are available, as well as the terms of those services for livelihood.

Obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information.

Review and update credit and loan files.

Provide all applications and loan information to data person for MIS update timely.

Responsible of recovery and ledger maintaining.

Willing for mobility on motorcycle.

He/ She will administratively report to Branch/ Credit officer and technically to related section.

Knowledge, Experience, Education Required for: "Loan Officer"

Knowledge of principles and methods for loan appraisals.
Knowledge customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.

Knowledge of economic and accounting principles and practices, the financial markets, banking and the analysis and reporting of financial data.

Graduate and knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.

Knowledge of arithmetic, algebra, geometry, calculus, statistics, and their applications

I, the undersigned employee of Thardeep Rural Development Programme do hereby acknowledge that I have read and understood this Job Description. I am aware of the fact that by signing this JD, I will become overall responsible for the implementation of all the duties and responsibilities mentioned in this JD.

Interested persons must submit a CV detailing their Education, Experience, Exposure and Skills along with a covering letter to:

Manager Human Resources
TRDP Head Office Near Dargah Hussain Shah, Siran
Mithi, District Tharparkar

Applications must be received on or before 27th October 2015 and must include a COVERING LETTER.

E-mail: careers11015@thardeep.org

TRDP IS AN EQUAL OPPORTUNITY EMPLOYER