



Chai Savings and Credit Co-operative Society Ltd is a leading DT Sacco with fully-fledged Branches in Nairobi, Litein, Mombasa, Nkubu, Silibwet and Kisii, and Satellite Offices in Olenguruone, Othaya, Kutus, Kangari, Kapsabet, Nyamira, Maua and Embu. We are looking for self-driven and result oriented person to fill the following position.

SENIOR CREDIT OFFICER JOB ADVERT	
1. Job Profile	
Job Title:	Senior Credit Officer
Status	Permanent
Duty Station	Head Office-Nairobi
Reporting to	Credit Manager
Division/Department	Finance and Credit
Directly Supervises	
2	Purpose of the Job
Provide comprehensive recovery of all debts by using a holistic approach and ensure maintenance of accurate member records	
3.	Duties and Responsibilities
Operational Roles and Responsibilities	
i. Facilitate loan processing through the following ways: • Process loan application through evaluation and documentation to confirm credit worthiness • Verification of loan documents by capturing of the information in the system to enable automated system loan appraisal • Conduct loan appraisal through the verification of the accuracy of all the information as captured during the application process, guarantors and the attached pay slips • Loan rejection and explanation of deficiencies to applicants ii. Ensure proper recording of processing documents iii. File and document all paperwork related to loan applications iv. Assist in the development and maintenance of sound loan processing procedures v. Advise members on loan products vi. Prepare management reports on loan processing as required vii. Manage customer enquiries and complaints pertaining to loan processing on time viii. Ensure that all securities/collaterals are perfected, charged, recorded and maintained under lock and key. ix. In consultation with credit manager, undertake periodic review of securities held against all non-performing facilities in order to ensure these are perfected and that no dilution happens during the debt recovery period. x. Ensure timely disbursement of approved loans in liaison with finance department xi. Ensure the recovery of outstanding amount and ensuring the process of realization of securities is handled procedurally in order to avoid delay through intermittent litigation while at the same time ensure that the defaulting client's rights are respected in order to avoid potential risk exposure to society through litigation or adverse publicity. xii. Approve loans within the limit and facilitate further approval for loans above the limit	

II. Perform any other duties as may be assigned from time to time	
4.	Job Specifications
Education • Bachelors degree in Business or related field • CPA (K)/ACCA/CCP Qualification • Membership in a professional body b. Skills Required • Computer literacy skills with experience working with Accounting Packages (remove) • Demonstrated experience in computers • Strong strategic advisory and analytical skills • Fluent in English with excellent communications, presentation and interpersonal skills Minimum Experience Required • 5 years work experience in credit role	

Interested candidates who meet the set criteria to submit their application letter together with detailed curriculum vitae with at least three contacts of professional referees, copies of academic and professional certificates to:

The HR & Administration Manager,
Chai SACCO Society Ltd,
P.O Box 278-00200, Nairobi.

All applications should be submitted on email: hr@chai-sacco.co.ke with subject heading clearly marked “**Senior Credit Officer**”. The candidate must also attach a summary of their data as per attached data summary sheet available at www.chai-sacco.co.ke/careers (Summary data sheet **MUST** be filled in MS word format and sent as MS word format. i.e Do not scan it) Application deadline: Wednesday 19th November 2025 at 4:00pm