



Credit Direct Limited is a non-bank finance company with its Head-Quarters in Lagos, Nigeria. The company was established in 2007 and is focused on providing Payroll based consumer loans to eligible individuals.

The Company currently operates in 25 states in Nigeria including the Federal Capital Territory– Abuja. With a staff strength of over 1000 employees and an active customer base in excess of 300,000, Credit Direct Limited is positioning itself to become the dominant market leader in the unsecured micro-lending (payroll lending) space in Nigeria and indeed Sub-Saharan Africa.

The Company's 12- hour quick turnaround loan product "sharp sharp" is its flagship product and the core of the business. In 2011, it introduced its Asset based loans product which offers customers the opportunity to purchase house-hold items and also accommodate certain segments of the market which are averse to interest bearing loans. Credit Direct Limited launched a new product – Empower the Corps in 2015. A product that provides loans to corps members to start up small business, add a professional qualification or buy lifestyle or commercial assets.

UNDERWRITER

LOCATION – Lagos

JOB OBJECTIVE

This role is responsible for credit underwriting and administration.

1.0 JOB PURPOSE

The main purposes of the role is to:

- Review and approve all loans application as per policy
- Ensure verification calls are completed in line with script provided
- Ensure KYC address verification is performed on all customers
- Ensure Credit bureau check is performed and used for DSR calculations for every customer
- Escalate all attempted fraud and/or forged document
- Ensure DD is properly initiated as per customer's mandate
- Follow up on DD mandate set up with various banks before disbursement of loan
- Ensure PDC is properly filled with all alterations signed before disbursement of loan
- Ensure PDC are filed properly and scheduled for daily presentation
- Ensure all approved loans are reconciled same day on Mosulend

2.0 DUTIES & RESPONSIBILITIES

- Ensure postings
- Jointly maintain DD and PDC tracker with the Receivables team.
- Ensure that employer reports are uploaded upon receipt of funds
- Ensure cheques are presented
- Ensure posting of cleared cheques
- Ensure pick up of returned cheques
- Ensure reports is sent to collection for returned cheques
- Ensure rolling accounts are escalated to the recovery team timely

3.0 REQUIREMENTS

Education - HND/BSC social science field

- Experience - Minimum of One (1) **year Credit Admin/Underwriting/Operations** experience is required.
- Skill, Knowledge and Abilities –
- Computer Literate (Use of basic office tools)



- Good communication skills
- Self-motivated and ability to take initiative
- Well presented with a positive, proactive and professional approach
- Sense of responsibility and integrity
- Ability to manage difficult situations and emotions.

N.B

- Please note that relocation allowance would not be paid to existing staff moving other locations.
- Your Application would be subject to a review of your prior performance.
- Existing staff who are indigenes would also be given preference.

Please send applications to CDLHR@FCMB.COM AND CC: EVIIOGHENE.ESI@FCMB.COM
With role as subject of email. "Credit Underwriting Officer"