



SMEP Microfinance Bank Limited is a dynamic Christian based bank regulated by the Central Bank of Kenya, whose **Mission** is *“To empower families in Kenya’s underserved communities with impactful financial solutions as we live and proclaim the gospel of Jesus Christ.”*

We are inviting applications from interested and suitably qualified candidates who are passionate about transforming lives in the society, to fill the following positions:

1) RELATIONSHIP OFFICERS - OPERATIONS & CUSTOMER SERVICE **- RO-OPS&CS 07/24/HRD**

The job holder will be responsible for processing customer instructions relating to Cash, Cheque and Digital Banking Channels transactions , growth of Non-funded income and ensuring compliance to Operational processes and procedures. They will also champion the delivery of excellent customer experience within the unit.

KEY DUTIES AND RESPONSIBILITIES

- To champion and support the Spiritual formations and rhythms in the Bank, in order to maintain a focus on the Bank’s *Christ-centered* culture.
- To promote spiritual growth among fellow staff, customers and other associated parties.
- Actively drive growth in customer numbers and ensure full adherence to the customer on-boarding Policies and Procedures.
- Cash handling & cheque processing and ensuring accurate update of the various transactions on the T24 core banking system.
- Ensuring sufficient controls in cash management both for the tills and vault as well as transactions processing.
- Ensure that all items cashed are within laid-down limits and refer all transactions exceeding limits to the appropriate area for authorization.
- Adequate cash stock management with buying and selling from the vault as appropriate.
- Ensure strong adherence to anti money laundering (AML) and know your customer (KYC) policy guidelines.
- Compliance to policies, procedures and regulations ensuring that all processed performed are within the banks policies and procedures.
- Analyze and reconcile daily transactions (360 degrees view) ensuring exceptions are addressed.
- Ensure maintenance of proper records and control of all relevant registers and files
- To identify and report suspicious transactions to the AML Officer on a timely basis
- Drive account utilization and uptake of banks products through cross selling. Maintain a high level of customer satisfaction that grows the business through referrals and repeat business.

- Handle with accuracy both incoming and outgoing customer telephone correspondence.
- Support in rollout and grow utilization of the digital banking channels
- Maintain SLA in processing customers' instructions relating to all banks processes

QUALIFICATIONS AND COMPETENCIES:

- **A minimum grade of C+ (plus) in KCSE**
- An undergraduate Bachelor's degree or Diploma in Business related courses from a recognized institution.
- Knowledge in Relationship Management, Project Management, Process Reengineering, Digital Channels Management as well as relevant experience in the Banking sector will be an added advantage.
- Good customer service skills
- Proficiency in ICT with good data entry skills is mandatory
- Ability to analyze and interpret both customers' and financial statements.
- Clear understanding of microfinance/banking industry is an added advantage.
- Possess good risk management skills.
- Good interpersonal & communication skills with excellent customer service skills.
- A team player with the drive to improve performance.
- Self-driven and possess the ability to work with minimum supervision
- Ability to work independently under minimum supervision.
- Strong Christian values, commitment and passion for the transformation of the population.
- **Aged between 24 and 30 years**

HOW TO APPLY

Qualified and interested candidates who meet the criteria should download the "Job Application Form" at www.smep.co.ke/careers, and send their filled applications to recruitment@smep.co.ke, indicating the **Job Title & Reference on the e-mail subject**. The deadline for applications is **Friday 19th July, 2024**. Only shortlisted candidates will be contacted.