

JOB ADVERTISEMENT

Position: Collections Officer – SME
Department: Business Remedial Support
Job Grade: Band 3- Officer
Position Location: Head Office
No. of Vacancies: 1
Closing Date: 27th December, 2017

Purpose of the role:

Ensuring the profitability of asset products and quality of the loan portfolio by collecting the delinquent receivables efficiently and effectively.

Key Responsibilities:

1. Portfolio Management

- Ensuring the profitability of SME portfolio by improving quality of the loan portfolio by collecting the delinquent receivables efficiently and effectively
- Must maintain maximum forward flow rate at 8% of the allocated book.
- Initiate appropriate control processes and innovation in collections and recoveries to ensure increased output and mitigation of high risk accounts.
- Ensure effective escalation of loss accounts to legal to maximize on recovery targets.
- Implement Credit Administration policies. I.e. exercise the enforcement process of recovering debts through constant calling, sending sms and letters, instructing RPO's where necessary and ensuring that no losses are incurred in terms of debt recovery.
- Receiving payments (mostly in form of cheque) and ensure banking is done promptly to the correct accounts
- Provide accurate & relevant information on loans to customers at all times
- Promptly attend to customers' requests and queries either through call backs, faxing or mailing requested documents

Track and document early detection of problem accounts: i.e. cases of Fraud, FIDs skip trace and ensure that they are escalated and acted upon as per Collections Strategy.

2.Operational Management

- Reduce operational losses and ensuring timely closure of audit and compliance issues.
- Customer due diligence and account monitoring through timely issuance of demand letters and recommending problematic accounts for escalation
- Ensure the department achieves satisfactorily rating in all audits by coordinating the monthly snap checks
- Observe the fundamentals to a smooth running of collection operations while observing to reduce operational losses and ensuring timely closure of audit and compliance issues, cost control and compliance with internal and legal requirements.

3.Service delivery

Execute and manage customer, departmental and organizational out serve.

- Manage and control all matters relating to delinquent accounts.
- Provide feedback concerning customer payment behaviour for an improved credit approval process. This is by regularly updating the incident report to facilitate resolution of customer issues and ensure customer satisfaction.
- Minimizing customer complaints and provide requisite back up to colleagues and other bank staff especially in dealing with difficult customer disputes/queries.
- Providing customer feedback and timely replies to various customer correspondences or escalating for speedy resolution.

- Identification of diverse customer issues and complaints thus resolving various issues and escalation of cases requiring referral for better resolution.

Job Specifications (Ideal)

Academic Qualifications:

- A University degree in a business related field

Professional Qualifications:

- Qualifications in Credit Management/Debt Collection will be a definite advantage.
- Certified Public Accountant of Kenya (CPA-K)

Work Experience:

- 3 years' experience in banking experience in bank operations
- Excellent interpersonal skills
- Versatility, flexibility, passion and commitment to quality service delivery.

Skills Required:

Technical skills

- *Telephone Skills:* Must be able to exercise telephone courtesy and skills when dealing with customers.
- *Knowledge of Business Environment:* Must understand local and global dynamics of the business environments facing customers.
- *Customer Service Skills:* should be able to exercise high level of customer care and service.
- *Technology Skills:* Computer literate with proficiency in MS office and graphic applications.

Personal attributes

- *Performance Oriented:* appreciates being measured and applying maximum professionalism in providing customer service.
- *Personal Ethics:* Must be honest, fair and just with self and others, and demonstrates integrity in work and business contacts.
- *Decisive and Independent:* Ability to operate on own, consult and clarify where necessary and make informed decisions.
- *Interpersonal Skills:* Must be a people's person with ability to interact with both internal and external customers
- *Negotiation Skills:* Must be a hard negotiator, with excellent convincing approaches especially with customers whose accounts are in arrears.
- *Communication Skills:* Excellent written and verbal communication skills.
- *Human Resources Management Skills:* Staff supervisory skills and ability to train and develop staff

How to apply:

Interested and qualified candidates should send their applications and updated CV to **hr_recruit@nicgroup.com**, clearly indicating the role applied for on the subject bar not later than the date indicated above.