

JOB ADVERTISEMENT

Position: Manager
Department: Business Remedial Support
Job Grade: Band 5
Position Location: Head Office
No. of Vacancies: 1
Closing Date: 22nd December, 2017

Purpose of the role:

To ensure effective and efficient recovery of the total arrears across all portfolios and achieve deliverables in terms of agreed strategy, develop and maintain relationships with other functions of the NIC Bank Group as well as other internal and external stakeholders.

Key Responsibilities:

Collection and Recoveries

- Ensure the provision expense does not exceed the set yearly target through proactive portfolio management in liaison with business stakeholders and aligning BRS strategies with the Bank's overall return on Capital strategy.
- Coordinate activities in all sub-units in the implementation of appropriate control processes to ensure increased output, discovery and mitigation of high risk accounts
- Establish a centralized, integrated and seamless Remedial and Recoveries model that supports the business objectives of the bank's credit function. Report any breaches to the division director and/or compliance function.
- Active participation in projects aimed at improving collections and recoveries to minimize credit losses
- Initiate appropriate innovation and creativity in collections/recoveries.
- Ensure management reports are value adding, consistent and timely. Assist in collection and recoveries policy review and strategic decision planning
- Coordinate strategies and campaigns within the Remedial and Recoveries environment with the aim of maximizing collection effectiveness and efficiency.
- Review of accounts to be tabled at ADR committee and recommend/support action
- Management and review of delinquent staff loans with recommendation to HR on process and remedial action
- Review facilities to CRAG as well as recommend accounts to CRAG directly from Bus

Service Delivery Management

- Coordinate service management processes within the department and bank to ensure delivery of set targets/objectives
- Track customer's complaints and develop mechanisms to ensure resolution within 48 hours through the daily occurrence report and CRM as per NIC bank Customer Service Policy or else appropriately escalated through customer contact/ADR committee.
- Providing the requisite support to BRS in resolving customer disputes/queries and guarantee customers the NIC experience through the NIC Way.
- Drive the team to make lasting emotional connections with customers.

Regulatory, Process and Controls

- Reduce operational losses by maintaining a current BCP, RCSA, BIARA policy
- Ensure full compliance with all internal, regulatory, risk and legal requirements and a minimum of “satisfactory” on audit rating and closure of issues.
- Seek to reduce and/or manage overall administrative costs
- Ensure that the correct level of specific debt provision is raised in line with regulatory requirements and the bank’s internal procedures, as well as ensuring that all set targets for the reduction/recovery of debt are met.
- Undertake yearly review of collection processes and policies
- Undertake comprehensive business and financial assessments on identified businesses and/or accounts and make remedial proposals based on the available information
- Proactively manage operating risks associated with remedial management.

People Management and Leadership

Supporting the departments leadership to execute executive decisions, ensure staff are coached, mentored, developed, trained, appraised and motivated by creating a conducive working environment and re-establishing NIC as the employer of choice through:-

- Developing and agreeing on individual and team performance objectives standards and targets through continuously reviewing staff performance against agreed objectives.
- Providing ongoing coaching, mentorship and guidance to the team to enhance overall productivity. Identifying and developing training needs.
- Managing staff leave effectively and ensuring a leave plan has been set for each staff. Guarantee staff capacity and succession planning is in place.
- Attending all trainings offered by the Bank and facilitate one in house staff training and rotation
- Ensuring at least all staff enroll in all mandatory courses during the year and staff to attend at least one training offered by the bank during the year.

Academic Qualifications:

- A business degree in Business Studies, finance Commerce or Marketing.

Professional Qualifications:

- Qualifications in Credit Management/Debt Collection/Law/Negotiation or related field will be a definite advantage.

Work Experience:

- 3 years’ experience in banking operations, with sound exposure to finance, legal, securities credit/lending and debt collection.

Skills Required:

Technical skills

- **Conceptual and Analytical Skills:** Must be able to conceptualise issues and analyse proposals to great detail to understand underlying issues.
- **Knowledge of Business Environment:** Must understand local and global dynamics of the business environments facing customers.
- **Lending Skills:** Appraisal requirements for the Bank’s lending products.
- **Securities:** First-hand knowledge in perfection of securities.
- **Legislation:** Must be familiar with legislation relating to Debt Collection and perfection of Securities, and requirements by regulating bodies.
- **Technology Skills:** Computer literate with proficiency in MS office and windows applications.

Personal attributes

- **Performance Oriented:** Understands measurement metrics, appreciates being measured and applying objective criteria to assess customers to mitigate risks and enhance recoveries.
- **Personal Ethics:** Must be honest, fair and just with self, and high level of integrity.
- **Decisive and Independent:** Must be self-driven and motivated, able to consult and clarify where necessary and make informed decisions.
- **Interpersonal Skills:** Must be good with people in both bad and good times, but firm and fair.
- **Negotiation Skills:** Must be a hard negotiator, with excellent convincing approaches.
- **Communication Skills:** Excellent written and verbal communication skills, report/proposal writing skills and presentation skills.
- **Human Resources Management Skills:** management skills, team building skills, and ability to train, develop and mentor 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.