

JOB ADVERTISEMENT

Position: Officer
Department: Business Remedial Support
Job Grade: Band 3
Reporting to: Asst. Recoveries Manager
Position Location: Head Office
No. of Vacancies: 1
Closing Date: 22nd 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:

Portfolio Management

- Must maintain Kes 1.5M Additional Provision per month on IPF collections
- Full liner coverage by the 20th of every month. This is achieved through application of the appropriate dunning actions through aggressive follow up on delinquent accounts by making a minimum of 30 calls per day, demand letters, SMSes, emails, repossession and collection agents, external collection agencies etc.
- Meet the credit cost goals of the business by effective collections management, procedures and standards.
- Ensure Cancellations are done on time.

Specialty Services

- Manage the IPF book
- CRB Management

Service Delivery

Execute and manage customer, departmental and organizational out serve;

- Giving customers information relating to the balance and general account status information to facilitate payments.
- Manage and control all matters relating to delinquent accounts. Customer queries should be closed within 48 hours or escalated for speedy resolution.
- 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

Operational Management

- Reduce operational losses and ensuring timely closure of audit and compliance issues;
- Customer due diligence and account monitoring through timely issuance of termination notices and sending sms/email notifications.
- Ensure the department achieves satisfactorily performance in terms of leave days taken.

Cross Selling

Turn at least 36 leads into new liability accounts, loans, deposits, credit cards, mobile and internet banking products, mortgages, and other products of the bank as measured by the monthly returns.

Job Specifications (Ideal)

Academic Qualifications:

- A University degree-Bachelor of Business and IT

Professional Qualifications:

- Qualifications in Credit Management/Debt Collection will be a definite advantage.

Work Experience:

- 5 years' experience in banking operations
- People management 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.