

Job Description

Job Title:	Manager, Remedial Management	Reports to:	Senior Manager, Remedial Management & Recoveries
Department:	Credit Risk Management	Unit	Remedial & Recoveries
Grade:	Band 5	Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement

To actively monitor portfolio performance through reviewing, compiling and analysing monthly portfolio reports, identifying data patterns and trends from available information sources and interpreting them. Highlighting the credit risk concerns for discussion of the trends with Business Heads and Product Managers and recommending remedial action to mitigate credit risk concerns. Monitoring and follow-up performance of sub performing with focus on one or more of the following areas: loan workout, rescheduling, rehabilitation, acceleration, enforcement, liquidation of assets and collateral, modification and/or implementation of various forms of loan remediation strategies.

Key Result Areas

Perspective	% Weighting (to add up to 100%)	Output
Financial	40%	<ul style="list-style-type: none"> • Maintain loan book quality at the prescribed level of provisions/impairment, portfolio at risk amount/Ratio • Work closely with business teams to recover from watch listed accounts. • Ensure efficient and effective credit portfolio remedial process through application of appropriate remedial procedures in line with the Bank's credit policies and guidelines. • Define and recommend appropriate loan work-out strategies that reduce the Bank's credit risk and maximize return.
Customer	20%	<ul style="list-style-type: none"> • Attend to customer queries/complaints with utmost care/service, review repayment problems and provide solution as per the existing SLAs. • Provide accurate and timely reports to stake holders highlighting portfolio performance/movement and high-risk loan accounts with recommendations for execution. • Liaise and provide support to business and credit analysis teams by identifying pertinent market

		conditions and trends that may affect the bank's loan portfolio.
Internal business processes	25%	<ul style="list-style-type: none"> • Ensure that all credit files for cases in default are updated in time with monitoring/correspondences from / to clients and are well maintained as per the Bank's credit policy and procedures. • Conduct a systematic site visit schedule on collateral and Businesses to ascertain existence and condition, delivery of Demand notices and follow up on recovery. • Plan and coordinate the portfolio review meetings to be held on a weekly basis. • Recommend reschedules, restructure credit facilities including repayment terms, as well as develop strategies and plans to better secure collateral, collect and monitor agreed repayments. • Proactively engage with borrowers, other lenders, Facility Agents, and other departments in the Bank to obtain timely, relevant information and prepare written in-depth analysis and loan workout strategies that protect the Bank and strengthen its credit risk profile. • Closely interact with key stakeholders in the Bank including Business Departments, Credit Analysis and Approvals, and Credit Operations for the timely resolution of sub and non-performing loans. • Ensure that comprehensive and up-to-date information, including customer credit information, correspondences, minutes, workout documentation, and such other relevant information is securely maintained and filed for all facilities in the Loan Remediation portfolio. • Attend and actively contribute to the relevant committees of the Bank including; Management Credit Committee, Recovery subcommittee, and Weekly Remedial Portfolio Review meeting from time to time as may be guided by the Senior Manager Loan Remedial and Recoveries. • Ensure that the Loan Remediation Unit has comprehensive and updated guidelines, policies and operating procedures that guide the operations of the unit in line with best practice • Provide awareness and guidance to all stakeholders in the Bank with respect to Loan remediation policies, practices, and standards. • Develop reporting systems to manage, monitor and report activities related to the Loan Remediation portfolio.

		<ul style="list-style-type: none"> • Support capacity building of Branches through continuous training, assessment and guidance on remediation and recovery practices to improve the quality of the loan book. • Provide accurate and timely Loan Remediation reports to the Senior Management and other stakeholder highlighting portfolio performance/movement and high-risk loan accounts with recommendations for execution. • Recommend underperforming loan facilities to Manager Recoveries for credit collection and recovery by the external stakeholders such as auctioneers, external layers with the regulation of Legal department. • Contribute to the joint compliance effort with Internal Audit and the Compliance Office. • Encourage the identification of opportunities for remedial process improvement and key country trends that would impact the Credit Risk function in line with Bank's recovery and collections strategy. • Undertake all such other duties and responsibilities as may be assigned by the Senior Manager Remedial and Recoveries from time to time.
Learning and growth	15%	<ul style="list-style-type: none"> • Set self-development goals and attain them. • Monitor the performance of the team through periodic performance reviews and ensure that staff are performing to expectation; identify and address areas of improvement. • Achieve at least 40 hours of learning/training for both self and direct report through E-learning, Internal & External training activities. • Support capacity building of Branches through continuous training, assessment and guidance on recovery practices to improve the quality of the loan book.

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	<ul style="list-style-type: none"> • Remedial Officer
Indirect Reports	<ul style="list-style-type: none"> • N/A

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.

Internal <ul style="list-style-type: none"> All departments in the organization as the need arises on Credit Risk Management Management Credit Committee 	External <ul style="list-style-type: none"> Valuers and Surveyors Debt Collectors Credit Reference Bureaus Insurance companies External Lawyers
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Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make (Operational & Managerial)

<p>Managerial Decisions guided by Credit Policy, Process & Procedures, Prudential Guidelines and all relevant Acts legislation</p> <ul style="list-style-type: none"> Identify accounts that require early intervention to safeguard the bank against financial loss. Recommendations to review the product program criteria in view of portfolio trend information. Make recommendations to business heads or Head of Credit Risk Management on particular segment of the book or sector that is high risk. Identify portfolio that requires reclassification to delinquent and follow through to ensure compliance with prudential guidelines

Work cycle and impact: time horizon and nature of impact (Planning)

(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)

1month – 3 months

Ideal Job Specifications

Academic qualifications:

- Bachelor's degree (Hons) from a recognized university

Professional training:

- Training in Lending, Debt collection and Credit monitoring

Desired work experience:

- 5 years banking experience in credit with at least 3 years covering collection and recovery, portfolio analysis and/or credit risk management.
- Legal, Regulatory, Compliance proficiency in supervising and managing foreclosure process as appropriate

Behavioural Competencies

Personal Ethics	Must be honest, fair and just with self and others, and demonstrates integrity in work and business contacts.
Leadership	Has the emotional intelligence to understand and manage own and others emotions.

Behavioural Competencies	
Networking Skills	Continuously builds and strengthens networks for the institution within all spheres of the economy within the region; at all levels of commerce, government, society, etc.
Negotiation Skills	The ability to gain agreement and attain a middle ground solution when discussing with others.
Decisive & Initiator	Takes responsibility for actions and people. Able to take initiative and work under own direction. Initiates and generates activity and introduces changes into work processes and is able to make quick, clear decisions which may include tough choices or considered risks.

This JD is signed-off with reference having been made to the organisation's core values and aligned competencies against these values.