



## VACANCY

### **Collections Manager, x1 Windhoek**

### **Credit & Risk Management Department**

#### **Purpose of the job**

To efficiently and effectively minimise and mitigate credit losses on various Bank products and portfolios. Enhancing recovery and collection rates at earlier stages prior to deterioration in accounts performance. Reviewing loans, facility data and exception reports daily, weekly and monthly.

#### **Main Duties and responsibilities include but are not limited to:**

- Monitoring the total loan book and identifying problem loans, early warning signs of bad loans and down-grading as per the bank's classification procedures.
- Maintaining the collections database and recording all actions taken on bad loans and arrears.
- Taking standardized steps on loans that are indicating problems (arrears, excesses, matured loans) – e.g. letter of explanation of situation and options, follow-up with phone calls, visitations, etc.
- Making decisions on taking the loan/customer through the legal escalation or debt collection processes.
- Initiating the process with the legal service providers.
- Maintaining a register of all costs incurred per loan under remedial action, post costs on the system and charging customer accounts.
- Preparing agreed standard reports.
- Managing the credit control to ensure that all Lending's/ NPL's are kept to a minimum & customers are informed about their excess position.

#### **Minimum Requirements and Experience**

- Diploma or Degree in Banking, Commerce, Finance, Accounting, Business Administration, Credit or equivalent.
- 5 – 8 years banking experience, preferably in Collections, Recoveries, Account Relationship or Credit.
- Knowledge of applicable banking industry legislation and statutes.
- Report writing and presentation skills.
- Computer literacy.

#### **Personal Competencies**

- Good written and verbal communication skills.
- Influence.
- Presentation skills.
- Planning & Organising.
- Delegation – ability to allocate decision-making authority & task responsibility to appropriate individuals.
- Achievement / Results Orientated.
- Negotiation Skills.

- Accuracy and attention to detail.
- Ability to analyze and research information.
- Management and Leadership competencies.

**Namibian Citizens who suit the above profile can submit their CV's, clearly stating the position applied for to: The Manager: Human Resources, SME Bank Limited, 172 Jan Jonker Road, Windhoek, or P.O. Box 6121, Ausspannplatz, Windhoek, or email to: [recruitment@smebank.com.na](mailto:recruitment@smebank.com.na) Enquiries: Tel: +26461 430 1000**

**CLOSING DATE FOR APPLICATIONS:** Friday, 7 April 2017  
No later than 17:00 on the closing date.

Candidates from the designated groups (Previously Disadvantaged Individuals, Women and People with Disabilities) are encouraged to apply.

NB: Only short listed candidates will be contacted. No documents will be returned.