

# ASSISTANT RELATIONSHIP MANAGER – REMEDIAL MANAGEMENT UNIT (ASSOCIATE MANAGER)

The job holder is responsible to manage relationships of Mid-Delinquent/Delinquent customer portfolio assigned at individual level and achieve targeted quality level of the said portfolio

## THE JOB

- Being responsible for overall relationship management/operations of Mid Delinquent/Delinquent Wholesale Banking/Project Finance customers assigned at individual portfolio level
- Identify appropriate remedial tools/actions for each customer such as Re-structuring/ Rescheduling, Re-organizing of facility packages with improved collateral/repayment
- Being responsible for the entire process of preparing credit appraisals/ memos etc. according to the required standard as per bank's credit/risk policies, follow up & obtain approval, completion of collateral and disbursement
- Managing the impairment process in relation to individual portfolio
- Achieving the performance targets in relation to individual portfolio to support overall performance of RMU Wholesale Banking /Project Finance segments in terms of improvement to collections, NPL ratio/absolute value, Improvement in Impairment, staging, number/value of remedied clients transferred back to business unit, portfolio quality level thereby maximizing profitability
- Build a close working relationship/coordination with Wholesale Banking/Project finance, Sector Specialists and all the respective internal/external stakeholders to ensure required service levels and financial KPIs are met
- Managing/Coordinating MIS function of RMU - Preparation of monthly/quarterly reporting to the Corporate Management, IRMC etc., timely submission of all other monthly, quarterly returns to relevant stakeholders by obtaining data from RMU RMs/relevant channels, assist RMU team members to update information/details in relation to portfolio/performance and maintain common records of RMU

## THE PERSON:

- Full or part professional qualifications in the field of Banking, Accounting, Economics and /or Diploma in Credit Management
- Minimum 7 years of overall banking experience out of which 4 years should be in lending units (Wholesale Banking/Business Banking/Project Finance, Credit etc.) with sound knowledge in relationship management, credit evaluation, industry & financial analysis and report writing
- Strong negotiation skills, sound knowledge/understanding of the Legal frame work on banking and recoveries

Position is at Associate Manager Level

Please login to <https://www.ndbbank.com/careers> to apply on or before 24th May 2024

We will correspond only with the shortlisted applicants



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Vice President Human Resources