

Relationship Manager - Remedial Management

The job holder is responsible to manage relationships of Mid-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 Project Finance/Corporate Banking customers / SME/Business Banking/Mid-Market customers assigned at individual portfolio level
- Formulate strategies and execute business plans for the respective Mid Delinquent customer portfolio at individual level in line with overall RMU strategy for the respective business unit on achieving targeted objectives and portfolio quality levels
- Overall Planning and coordinating between Business Units (Wholesale Banking /Project Finance- / SME/Business Banking/Mid-Market), and Remedial Management Unit (RMU) to ensure required service levels and financial KPI's are met
- Identify appropriate remedial tools/actions for each individual companies / group of companies such as Re-structuring/ Rescheduling, Re-organizing of facility packages with improved collateral/repayment
- Prepare credit appraisals, memos etc. according to the required standard as per bank's credit/risk policies for approval of the approving authority in order to implement such remedial tools after obtaining approvals from relevant approving authority
- Ensure regular reviews as per Bank's credit policy (Quarterly reviews and other reviews as and when required), with the objective of reviewing status quo, review audit comments on RMU accounts and take pro-active action to prevent further deterioration, improve asset quality and recovery prospects
- Achieving the performance targets set by the Bank in relation to Mid-Delinquent portfolio in terms of improvements to NPL Ratio/ Absolute value, Improvements in Impairment, Staging, Number/ Value of remedied clients transferred back to Business Line thereby maximizing profitability
- Build a close working relationship with Sector Specialists and Financial Analysis Unit (FAU) for the purpose of sharing information, findings, outcome of various industry studies and EWI's with Sectors Specialists and FAU

The Person:

- Bachelor's Degree in Accounting, Economics, Banking or related field and or Diploma in Credit Management
- Master's Degree in Finance, Business Administration/ Management, or relevant discipline would be an advantage
- Full qualifications in Banking, CIMA, Chartered Accountancy, CFA or similar qualifications in addition to the above will be an added advantage
- Minimum 8- 10 years of overall banking experience out of which 5-7 years should be in leading units i.e. Credit/Remedial/ Rehabilitation & Restructuring/ Corporate Banking/ Project Finance/SME/Business Banking with sound credit/financial analysis exposure
- Credit Structuring / Restructuring & Rescheduling
- Cash flow & Industry analysis, Forecasting and Report writing
- Sound knowledge / understanding of the Legal frame work on banking and recoveries
- Should possess a minimum rating of "Meets Expectation" for the last performance year
- Should not have a disciplinary inquiry under investigation

Positions are available at Manager level

Please login to <https://www.ndbbank.com/careers> to apply on or before 21st July 2023

We will correspond only with the shortlisted applicants

"We are an equal opportunity employer"



Vice President,
Group Human Resources

