

Senior Relationship Manager

Remedial Management

The job holder is responsible to manage relationships of Mid-Delinquent / Delinquent customer portfolios 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 Project Finance/Corporate Banking customers assigned at individual portfolio level
- Formulate strategies and execute business plans for the respective Mid Delinquent/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 & coordinating between internal Business Units (Project Finance/Corporate Banking), other support functions, all external stakeholders (auditors, regulator, GOSL bodies, other banks/lenders, valuers, legal counsels) and Remedial Management Unit (RMU) to ensure required remedial actions are initiated/executed effectively
- Identify appropriate remedial tools/actions for each individual & group of companies such as Re-structuring/Rescheduling, Re-organizing of facility packages with improved collateral/repayment, other revival/rehabilitation options/investments etc.
- Prepare credit appraisals, memos etc. according to the required standard as per bank's credit/risk policies for approval of the respective approving authorities in order to timely implement such remedial tools after obtaining approvals
- Ensure regular periodic credit reviews as per Bank's credit policy (Monthly, Quarterly, other reviews as and when required), with the objective of reviewing status quo, review audit/LRM comments on RMU accounts and take pro-active action to prevent further deterioration, improve asset quality and recovery prospects
- Achieving performance targets/KPIs set by the Bank
- Coordination between all internal and external stakeholders in initiating/executing remedial tools

THE PERSON

- Bachelor's Degree in Accounting/Economics/Banking or related field, similar qualifications and or Diploma in Credit Management Master's Degree in Banking & Finance, Business Administration/Management, CIMA, Chartered Accountancy or similar qualifications will be an advantage
- Minimum 12 years of overall banking experience out of which minimum 5 years should be in lending related unit/s i.e. Credit / Remedial /Rehabilitation & Restructuring/ Corporate Banking/ Project Finance/ Business Banking/ Credit Risk with sound knowledge in lending, financial/ cash flow/ forecasting/ industry analysis, credit report writing, legal frame work on banking and recoveries etc.
- Should possess following key competencies:
 - Strong negotiation skills & stakeholder management
 - Good understanding of the industry developments, market intelligence
 - Business and commercial acumen
 - Presentation Skills
 - Action and results orientation

The position is at Manager Level.

Please login to <https://www.ndbbank.com/careers> to apply on or before **22nd November 2023**

We will correspond only with the shortlisted applicants

Vice President Human Resources



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