

CHIEF MANAGER – RETAIL RECOVERY

NDB Bank is seeking a dynamic and experienced professional to join our Retail Banking Division as Chief Manager – Retail Recovery. This role is pivotal in driving the bank's delinquency management strategy across our retail portfolio, including Housing Loans, Dream Maker Loans, Credit Cards, and High Net Worth products.

THE JOB

- **Lead and manage the end-to-end delinquency management process for retail lending products, ensuring strong portfolio quality.**
- **Drive cure rates across all delinquency buckets—collections, mid-range, and hard-core.**
- **Supervise and guide the Stage 3 Recovery team to ensure maximum recoveries and maintain Stage3 ratios within target levels.**
- **Manage the legal and mediation processes in compliance with the Mediation Board Act and regulatory frameworks.**
- **Oversee foreclosure proceedings, from issuance of Letters of Demand to settlement and execution of asset- related actions.**
- **Monitor and manage Debt Recovery Agencies to ensure adherence to SLAs, and deliver continuous performance feedback.**
- **Analyze and track portfolio quality, identify negative trends, and recommend strategic actions to relevant business heads.**
- **Act as a vital link between team leaders and top management, aligning recovery actions with the overall retail strategy.**
- **Drive cost optimization and automation initiatives to enhance operational efficiency.**
- **Conduct regular portfolio reviews to identify early warning signals and take proactive measures to mitigate potential risks while providing timely feedback to the relevant stakeholders.**
- **Ensure strict adherence to internal policies, guidelines, and regulatory requirements.**

THE PERSON

- **Bachelor's Degree in Finance, Banking, Law, or a related field. Postgraduate qualifications are an added advantage.**
- **Minimum of 15 years' experience in banking, with a strong background in collections, recoveries, and legal processes.**
- **Proven leadership skills with experience managing teams and third-party agencies.**
- **Strong knowledge of retail banking operations, risk management, and regulatory compliance.**
- **Excellent communication, negotiation, and stakeholder management skills.**

Position is at Chief Manager Level

Please login to <https://www.ndbbank.com/careers> to apply on or before 20 th June 2025.

We will correspond only with the shortlisted applicants

"We are an equal opportunity Employer"



NDB bank

The future is banking on us

Vice President Human Resources