



JOB TITLE: Senior Specialist Rehabilitation (2 Position(s))

Job Location : Head Office

Job Purpose:

Responsible for providing support in assessing and managing troubled loans and other exposures which require a high degree of attention to minimize risks, prevent losses and restore profit through rehabilitation, restructuring.

Main Responsibilities:

- Act as a point of contact for the SAM team throughout Early Warning Lists (EWL) accounts to discuss specific problems and recommend solutions or strategies in acting capacity in the absence of the SAM Team Leader.
- Responsible for determining the objectives, strategies and actions that need to be adopted to address business risk issues, reduce the bank's risks, and achieve long-lasting turnaround solutions so that the customer can be returned to Relationship Management in the business departments
- Maintain and preserve bank income streams where a turnaround can be achieved on special asset through rehabilitation.
- Support Senior Manager, Wholesale Recoveries & Restructuring and lead discussions with Relationship Managers to identify risks, business risk and critical issues for specific customers. Lead proactive formulation and implementation of strategies to mitigate such risks.
- Actively manage customers, through customer visits, to ensure business and banking risk issues are addressed in a timely manner.
- Manage partnerships with business units and the credit department leading to close collaboration and early identification of stressed assets.
- Give professional business support aimed at resolving challenges faced by stressed clients.
- Monitor customers' progress by appraising results revealed by their reporting packages, reviewing / quantifying business and Bank risk.
- Analyze / appraise lending propositions, customers' plans / strategies and budgets & cash flow sensitivity analysis.
- Act as a reference point for customer relationship and credit teams for discussions on specific cases or where more general inputs from a SAM Unit "specialist" is required.

- Conduct detailed negotiations with customers, sometimes in conjunction with Business Relationship Managers, regarding the agreement to, and implementation of strategy e.g. new lending propositions, terms and conditions of continuing Bank support etc.
- Manage relationships with customers in a manner which, through professional communication of often uncomfortable messages, increases customer satisfaction and enhances the NMB Brand.
- Transfer account responsibility out of restructuring/rehabilitation team when appropriate, possibly to the recovery Team.
- Manage all transactions associated with the normal operations of the accounts managed by the unit.
- Manage suspended interest and provisions
- Identify risk skills gaps within the team members, communicate and meet identified training needs by effective coaching and counseling.
- Provide assistance and advice to team members on formulating strategies regarding more complicated accounts in their own portfolios.

Knowledge and Skills:

- Business understanding of the bank's loan products, and end-to-end credit process.
- Good knowledge of the local legal system, insolvency law and security issues, and the options available to the bank.
- **Technical** Bank credit policies, procedures and systems, Credit Appraisal, Restructuring, Computer skills
- **Behavioural** Coaching, communication, influencing, managing relationships, negotiation, time management, self-directed work, promoting a risk management culture, performance management

Qualifications and Experience:

- Bachelor's degree in Banking/Commerce/Accounting/Economics/Finance or related fields.
- ACCA, or equivalent professional qualification will be an added advantage.
- Banking experience of at least 5 years preferably in Special Asset Management, Business Support, or Rehabilitation Unit in a Commercial Bank, with Asset management exposure.
- Experience in both corporate customers' relationship management and credit risk analysis.
- Experience in dealing with senior management of corporate entities

NMB Bank Plc is an Equal Opportunity Employer. We are committed to creating a diverse environment and achieving a gender balanced workforce.

Female candidates and people living with disabilities are strongly encouraged to apply for this position.

NMB Bank Plc does not charge any fee in connection with the application or recruitment process. Should you receive a solicitation for the payment of a fee, please disregard it.

Only shortlisted candidates will be contacted.

Job opening date : 13-Dec-2024

Job closing date : 27-Dec-2024

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