



We are Hiring Join Our Team







The Senior Manager Recovery has primary responsibility of managing the Banks Recovery Unit and lead the proactive monitoring/supervision of non-performing asset. The role focuses on developing and implementing strategic recovery plans for non-performing assets (NPAs), managing recovery teams, ensuring compliance with regulatory requirements, and minimizing credit losses while maintaining strong client relationships

THE ROLE

- · Monitoring and supervising the daily collection of delinquent accounts.
- Supervise the work of debt collectors and auctioneers to optimize performance and maximize results.
- Take over assets deemed non-performing or impaired or risk of becoming non-performing or impaired from Portfolio Officers in a structured and documented fashion.
- Analyze non-performing and impaired or potentially non-performing and impaired transactions.
 This includes financial and legal due diligence analysis.
- Ensure that all risks are identified, assessed and/or reported and appropriate actions are recommended for protecting the organization's interest.
- Ensure compliance with established policies, procedures and internal controls to protect the organization's interest
- Prepare recovery plans to include recommendations on when to realize losses, release any rights/security interests, and make material changes in transactions.
- To ensure efficient follow-up of severe cases of arrears of loans repayment to reach a realistic and affordable repayment plan which is informed where possible by an accurate financial statement.
- · Lead achievement of recovery targets to contribute to organization's financial performance.
- Develop annual plans and budgets incorporating inputs from the department team, Recovery Area managers and Recovery Officers.
- Ensuring compliance with ACB policies and methodology, including adherence to Client Protection Principles and customer service standards.
- Supervision of staff to ensure that business targets of the Department are achieved.
- Report any internal control deficiencies to General Risk & Compliance.
- Liaison with the General Risk & Compliance in co-coordinating staff and to ensure that business targets of the Unit are achieved.
- Responsible for building a strong and professional team of Recovery Officers through coaching, on-job training, personal example and constant feedback.
- Develop, motivate and effectively manage staff to ensure achievement of department's objectives and standards.
- Mentor and coach the Staff team in Branches on Arrears Management
- Proactive self-education on existing procedures and products





THE CANDIDATE

Academic:

 Bachelor's degree in finance, Law, Business Administration, Banking, or related field; master's degree is an added advantage.

Desired work experience:

- · Minimum 7 years of banking experience,5 years of which in a managerial position
- Demonstrated leadership skills with good command of both oral and written English
- Ability to balance opposing business requirements.
- Able to provide advice and cause/effect evaluation to support business decision making
- Good at managing large volumes of information and can add value through management reporting.
- Strong service ethic
- · Ambitious and committed personality
- · Highly motivated, energetic and enthusiastic
- Diplomatic
- · Outstanding leadership, communication and customer service skills
- In-depth knowledge of loan recovery processes, credit risk management, and relevant legal frameworks.
- Proven track record of managing recovery in large and complex loan portfolios.
- · Strong leadership, negotiation, and decision-making skills.
- Excellent analytical, communication, and interpersonal skills.

APPLICATION INSTRUCTIONS

If you meet the above requirements and ready for great challenges



Covering letter and Your Curriculum vitae

To recruitment@acbtz.com May 24, 2025



