



JOB DESCRIPTION

Designation : Loan Recovery Assistant (3 Posts)

Position Location : Head Office (Naypyitaw), Naypyitaw Branch and Tatkon Branch

Responsible to : Branch Manager

Position Summary

The loan recovery assistant bears sole responsibility for the management of bad debt accounts including delinquent, non-performing, restructuring, and write-off loans for the branch. He/she is under the direct supervision of the branch manager.

Duties and Responsibilities

a) Credit Risk Management

- Regularly monitor and evaluate the trends of delinquency and/or NPL and keep management updated on any deteriorations that lead to a significant loss.
- Regularly follow up the process of managing clients in arrears and problem resolving of branch and provide appropriate supportive ideas.

b) Credit Performance Management

- Take part in staff capacity development of all credit areas concerning delinquency loan management and solving defaults.
- Ensure that the appropriate actions are taken towards the objectives to fully recover the overdue amounts.
- To investigate the efficiency of delinquency and/or bad debt accounts management for further support or recommending any possible solution to management.
- Constantly improve skills and knowledge to cope with the branch's operational areas expansion.

c) Reporting and Others

- Prepare regular reports on the status of collections and home/business visits to the responsible overdue loan clients to related line supervisors on a monthly, quarterly, and yearly basis.
- Be willing and ready to contribute and assist where needed.
- Perform other tasks as required by the branch manager.

Qualifications & Requirements:

a) Education

- At least Bachelor's degree in accounting, finance, banking, or business administration and/or equivalent degree.

b) Language

- Proficient in Myanmar Language
- Fluency in English will be an added advantage (writing, speaking, and listening)

c) Practical Experiences and Skills

- At least two-year experience in the related field.
- Have good interpersonal and good Communication skills, result-oriented, have negotiation skills with all levels in various situations, and strong problem-solving skills.
- Computer Literacy- MS Office, MS Outlook, and MS Excel.
- Be Honest, Flexible, hardworking, able to work under pressure, and willing to travel.
- Be well-organized and a good starter.

d) Emotional and Physical Demands

- Good emotional quotient
 - Be self-motivated
 - Good willpower
 - Be healthy and strong
 - Be well-dressed or well-groomed
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