



## **VACANCY ANNOUNCEMENT**

BRED BANK Solomon is part of the second largest banking group in France “Banque Populaire”, which has regional outlets in Fiji, New Caledonia, Tahiti, Vanuatu, and Solomon Islands.

Bred Bank Solomon seeks suitably **COLLECTION/AMU OFFICER**.

### **Key Duties:**

- Review and make recommendations for strategies to manage individual problem loans, including recommending provisioning and write-off amounts (upfront and on an ongoing basis);
- Seek appropriate approval of problem loan management recommendations;
- Ensure Problem loan management decisions are implemented in a timely and effective manner to maximize recovery of NPLs and minimize losses to the Bank;
- Commencing, managing and monitoring the problem loan legal process by liaising and following up with the bank's solicitors in this respect;
- For any of repossessed security property:
- Controlling, securing and managing;
- Efficiently managing the disposition of;
- Liaising and following up with security, builders, real estate agents and other professionals when needed;
- Ongoing monitoring of the problem loan portfolio as well as preparation and circulation of periodic problem loan management reports where appropriate;
- Keep follow up with Business Unit on insurance to ensure Bank's collateral are protected at all times.
- Member of the Provisioning Committee (lead by Regional Chief Risk Officer).
- Performing any task or taking on board any additional responsibility that may be delegated from time to time by the Chief Risk Officer and/or Pacific Regional Head.
- Proactively monitor the performing portfolio to identify early warning signs of potential problem loans and assist Relationship Managers to take early action where appropriate;
- Performing all responsibilities and tasks in a timely and professional manner ensuring bank policies and processes are not compromised;
- Monthly reporting on all Watch-list accounts plus accounts on Interest Only arrangement and concessional rates in standard format for Bred Group Commitments and Risk Department
- Update Litigation Tool on Flexcube
- Load / Amend Credit Data Bureau
- Provide input into developing appropriate systems, policies and procedures for all problem loan management activities;
- This includes documenting lessons learnt from the bank's problem loans and communicates and train the lending team as well recommending associated policy, process and procedure changes;
- Carry out the input / authorization task in the system for all lending transactions whenever other lending support officers are on leave
- Prepare collection & litigation return monthly and credit monitoring return quarter to BRED HQ
- Arrange securities and arrange loan draw downs when all loan conditions are met.
- Generally ensure all loans are timely drawdown in settlement and conditions are met; Ensure quality of data timely entered into the Flexcube at settlement in drawdown.
- Quarterly review of doubtful accounts

### **Qualification**

- Tertiary Education - Must obtain Form 6 or 7 certificate.

### **Knowledge/ Experience**

- Minimum 5 years + robust knowledge and experience in Banking and preferably in Credit;
- Sound legal experience of at least 3 years will be an advantage.

### **Key Skills/ Attributes / Job Specific Competencies**

- Financial analysis
- Analytical Thinker
- Customer focus and building relations
- Effective communication and persuasive
- Problem solving analysis
- Drafting skills
- Professional/Specialist knowledge and skills
- Working with changes
- Understanding of BRED Solomon and other relevant regulations.

**Closing Date:** All applications entailing your qualifications, experience and related professional knowledge and skills be submitted by **Friday 29 December 2023**.

Send your application consisting of your Cover Letter, Certificates, and CV addressed to:

**Human Resource Department**

**BRED Bank Solomon**

**P. O. Box 1639**

**Honiara**

Or email; [hr@bred.sb](mailto:hr@bred.sb)

*Successful candidate must have a valid Police Clearance, Medical Clearance and be fully vaccinated.*

