Are you a skilled banking professional with experience in handling Retail recoveries? Do you have the ability to lead teams, improve recoveries, and manage legal procedures effectively?

## The Job:

- Oversee recovery operations for retail products such as personal loans, housing loans, and credit cards.
- Implement strategies to manage the cure rates of early delinquent buckets, mid-range and stage three.
- Ensure legal cases are handled efficiently and use litigation to support negotiations.
- Monitor stage 3 portfolios and provide insights to improve policies and procedures Negotiate settlements and rescheduling plans with high-risk customers.
- Work proactively with stressed accounts to find recovery solutions.
- Maximize long-overdue recoveries to maintain asset quality.
- Lead and guide the recovery team while ensuring compliance with bank policies.
- Ensure the team is well-educated on internal processes and guidelines issued by the regulator.
- Oversee that all operational aspects are thoroughly reviewed and adhered to.
- Collaborate with regional managers and branch staff to improve recovery efforts.

## The Person:

- A full qualification in Banking and Finance or an equivalent academic/professional qualification.
- Around 10 years of experience in banking and finance, with at least 5 years in debt recovery in a senior position.
- Strong knowledge of banking operations and the ability to work independently.
- Proven leadership skills to manage large teams.
- Ability to work under pressure and meet deadlines.
- Excellent communication skills to coordinate with different teams.
- Proficiency in utilizing various data analytical tools; familiarity with these tools will be considered a distinct advantage.

The position is at Manager Grade.

Please login to https://www.ndbbank.com/careers to apply on or before 20<sup>th</sup> February 2025. We will correspond only with the shortlisted applicants.



Insurance Scheme implemented by the Monetary Board for compensation up to a maximum of Rs. 1,100,000/- per depositor.





