

## Senior Special Assets Manager at Equity Bank Kenya

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Company: JobWebKenya

Location: Kenya

Category: other-general

### Job Description

Equity Bank Limited (The “Bank”) is incorporated, registered under the Kenyan Companies Act Cap and domiciled in Kenya. The address of the Bank’s registered office is 9th Floor, Equity Centre, P.O. Box – Nairobi. The Bank is licensed under the Kenya Banking Act (Chapter ), and continues to offer retail banking, microfinance and related services. The Bank has subsidiaries in Kenya, Uganda, South Sudan, Rwanda and Tanzania. Its shares are listed on the Nairobi Securities Exchange and Uganda Securities Exchange. Equity Bank was founded as Equity Building Society (EBS) in October and was originally a provider of mortgage financing for the majority of customers who fell into the low income population. The society’s logo, a modest house with a brown roof, resonates with its target market and their determination to make small but steady gains toward a better life, seeking security and advancement of their dreams

### Summary

Equity Bank is one of the region’s leading banks whose purpose is to transform the lives and livelihoods of the people of Africa socially and economically by availing them modern and inclusive financial services that maximize their opportunities. With a strong footprint in Kenya, Uganda, Tanzania, Rwanda, South Sudan and DRC Congo, Equity Bank is now home to over 12 million customers – the largest customer base in Africa. Currently the Bank is seeking additional talent to serve in the role outlined below.

### Job Purpose

The Senior Special Assets Manager will play a key role in the success of the Group’s

management of problem accounts with a specific focus on exposures above \$ , (USD Five hundred thousand only)

The Senior Special Assets Manager ensures that the high-risk portfolio is well managed to mitigate against potential provisions and achieve write backs on where provisions have been booked in the Banks' books.

The role holder shall primarily be responsible for strategy setting, financial analysis, monitoring, preparation of board documentation of the department's loan portfolio.

They must be well versed on matters pertaining to turning around accounts as well as recovery strategies and processes where customers have defaulted.

#### Job Responsibilities/ Accountabilities:

The Senior Special Assets Manager shall primarily be responsible for strategy setting, financial analysis, review of credit paper/strategy memo preparation and documentation of the department's loan portfolio.

The role holder will primarily be responsible for the recovery and collection of a portfolio of Non-Performing Loans and ensure the bank gets back monies owed

Responsible for meeting the bank's recovery/collections target through individual targets assigned.

Responsible for interpreting and analyzing interim and annual financial statements.

Liaise with Special Assets Managers and Assistant Special Assets Managers to ensure accurate covenant testing and monitoring.

In conjunction with the relationship teams, acts as the primary contact between the Bank and customer.

Attend customer visits and meeting and Manage relationships with external service providers with third party vendors such as monitoring agents, consultants, liquidators, executors, sheriffs, messengers of court, accountants, receivers, judicial managers, valuers, external lawyers etc.

Progress the recovery of debts on classified corporate accounts and ensure their compliance

with local regulatory requirements and the bank's internal procedures.

Monitor and delegate appropriate duties to members in the team.

Responsible for negotiating and communicating the appropriate loan restructure to customers.

Support Head of Special Assets when necessary.

Complete special projects when assigned.

Meet the department's learning e-learning and training goals.

Participate in the department's team building activities.

## **Requirements**

### **Key Critical Competencies:**

Good credit risk skills

Good negotiations skills

Good relationship management skills

Strong analytical and numerical skills

Strong communication and report writing skills

Experience of dealing with senior management of corporate entities

Strong team leadership skills with good team performance management ability

Strong planning, coordination, and time management skills

A minimum of five years of relevant management special assets/recoveries in the corporate segment is required.

Knowledge and understanding of Cash flow lending required.

Ability to manage deals simultaneously.

Clear and concise communication skills.

Excellent interpersonal skills

Ability to coach, mentor, train, and transfer skills to others.

Experience in engaging senior executives in facilitating decision-making and reporting.

Strong understanding of overall banking operations, systems, and processes.

Strong negotiation skills.

Willingness to travel.

Good knowledge of the local legal system, insolvency law and security issues, and the options available to the Bank in debt recovery.

### **Qualifications**

A university degree in a Business-related field. A Masters' Degree will be an added advantage.

A minimum of five years of banking experience in turning around accounts, recoveries and portfolio management experience.

Any professional qualifications related to credit, business recovery and turning around accounts.

Experience in working in banking environment will be an added advantage.

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