

JOB DESCRIPTION	
Position: Loans Officer	Department: Savaii Branch
Code: DBS_1277	Location: Savaii Branch
Salary: G4/G6	Rate: \$21,569 – \$33,455

Position Primary Objective.

To ensure a quality loan portfolio to protect DBS interest and improve recovery through effective account management.

DUTIES & RESPONSIBILITIES:

Loan Appraisal

1. Appraisal of loan applications and requests.
2. Conduct client interviews and project inspections
3. Attend to follow-up project inspections for review and disbursement purposes.
4. Liaise with Legal division on security issues and recovery follow up on accounts referred.

Collection and Portfolio Management

5. Meet expected collection target per month.
6. Manage portfolio in accordance with Manual of lending and policies to manage risk and loss on asset recovery.
7. Follow up and update insurance cover on all insurable accounts in portfolio.
8. Regular Review of portfolio accounts to management.

Arrears Management

9. Management of accounts that are aged in arrears of 3 months and above to ensure timely recovery and transfer to current portfolio.
10. Follow-up arrears and ensure that arrears are maintained at less than 1% of the loans portfolio.
11. Find solutions for continuous and problematic loan accounts and make recommendations to management.

Customer service

12. Attending to customers/clientele enquiries and informing of lending requirements.
13. Find new loan clients and ensure that budgetary revenues are achieved for the lending portfolio.
14. Assist in identifying areas for training.

Reporting

15. Preparation of monthly and quarterly reports to management.
16. Provide support to Senior Loans Officers and Manager as required.
17. Render advice to SB Management on any crucial issues concerning the lending operation.
18. Recommend journal entries and adjustments where necessary.
19. Any other duties as may be directed from time to time.

Selection Criteria

1. Must have a degree in Accounting, Economics, Banking or Finance or related area.(essential)
2. Minimum 2 years relevant working experience (essential)
3. Committed, can work under pressure and strong ability to meet target dates. (essential)
4. Excellent communication (written and oral) in both English and Samoan languages (essential)
5. Must be well organised with effective planning and time management skills. (essential)
6. Must be a team player and contribute to achievement of Savaii Branch overall objectives (essential)
7. Must possess excellent customer service skills (essential)

8. Sound knowledge of all legislations, regulations, systems and procedures guiding the DBS operations (desirable)

ALL APPLICATION PACKAGES MUST INCLUDE THE FOLLOWING

1. Form 2 Application Form.
2. CV
3. Certified copies of qualifications
4. **Three written references** from your referees.

