

JOB DESCRIPTION

Position: Senior Loans Officer
Code: DBS_1276
Salary: G8/G9

Department: Savaii Branch Div
Location: Savaii Division
Rate: \$39,768/\$53,516 p.a max

Position Primary Objective:

To ensure security of loan portfolios, proper allocation of investment loans, improvement of loans appraisal and arrears are kept at minimum.

Duties & Responsibilities:

Loan Appraisal

1. Appraisal of loan applications and make recommendations to management and Board in line with the bank policies and procedures
2. Conduct client interviews and project inspections for loan appraisal confirmation and verification.
3. Attend to project inspection for review and disbursement purposes.
4. Process and check loans for management approval as per DBS policies and procedures.
5. Liaise and confirm security matters with the Legal division to minimise risk to the DBS.

Collection

6. Be able to maintain portfolio collection at minimum 70% of expected repayment due per months.
7. Assist in meeting the divisions monthly collection targets

Portfolio Management

8. Monitor and manage allocated loan portfolio as per Lending manual and policies.
9. Liaise with Legal division on security issues.
10. Able to identify potential risks with loan accounts and provide course of action to control and minimise risk.
11. Follow up and update insurance cover on all insurable accounts in portfolio.
12. Regular Review of portfolio accounts for management and Board to ensure adequate cover from potential and future losses on bad loans.

Customer Service

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

Arrears Management

15. Follow-up arrears and ensure that arrears are maintained at less than 1% of the loans portfolio.
16. Find solutions for continuous and problematic loan accounts and make recommendations to management.
17. Implement Arrears management Plan to ensure compliance and quick recovery of the banks funds.

Reporting

18. Preparation of monthly and quarterly reports to management and Board.
19. Supervision and review of work for Loans Officers.
20. Render advice to LOD Management on any crucial issues concerning the lending operation.
21. Review and recommend policy changes and improvements where necessary for the interest of the Bank and its clients.

Other

22. Prepare account reconciliation and recommend adjustments where necessary.
23. Assist in identifying areas of training for loan officers under their supervision.
24. Any other duties as may be directed from time to time.

Selection Criteria

1. Must have a degree or higher in Accounting, Economics, Banking or Finance (essential)
2. Minimum 3 years relevant working experience (essential)
3. Committed, can work under pressure and strong ability to meet target dates. (essential)
4. Possess excellent communication (written and oral) in both English and Samoan languages and good management skills (essential)
5. Must be a team player and contribute to achievement of Division overall objectives (essential)
6. Must possess excellent customer service skills (essential)
7. Sound knowledge of all legislations, regulations, systems and procedures guiding the Bank (desirable).

Applications must include:

1. DBS Application Form 2
2. A recent Curriculum Vitae
3. Three (3) written references from recommended referee's.
4. Certified copies of academic qualifications.