



**JOB DESCRIPTION**

POSITION	DUTY STATION	REPORTING TO	LEVEL	CATEGORY
Senior Loan Recovery Officer		Loan Recovery Unit Manager		

**I- JOB PURPOSE:**

Reports to Loan Recovery Unit Manager, Senior Loan Recovery Officer will be responsible for monitoring, controlling and reviewing branches performance of loan overdue by focus on NPL, and ensure that credit policies and procedures are followed and Non-Performance, support branch level of collection Loan/Loan Written off on time.

**II- EXPECTED RESULTS:**

- Controlling and reviewing branches performance of loan overdue, especially NPL
- Ensure that credit policies and procedures are followed and Non-Performance
- Collection Loan/Loan Written off on time
- Prepare Report of loan overdue to Line manager and All branches on the time.
- Support branch level of collection Loan/Loan Written off on time

**III- DUTIES & RESPONSIBILITIES:**

The main responsibilities include the following:

- Follow annual loans which NPL/WO for the collection plans,
- Set the strategic plan to solving loan problem,
- Follow up some weakness of Branch after issue the instruction and comparison for good performance,
- Meet with BM, BTL, SCO, CO, JCO to understand about the real practice at branch and provide the recommendation to efficiency,
- Ensure credit policy and procedure compliance all branches,
- Set strategies to collect NPL and WO,
- Compare the achievement of NPL/LWO collection compared to the set plans,
- Review NPL and LWO reports from branches to ensure that all NPL & LWO clients has been solved and collected by staff,
- Check loan overdue Par1day, Par>14, Par>30 everyday by branch,
- Identify gaps of NPL & WO collection lower than the set plans,
- Evaluate loan portfolio quality to identify the areas of increasing if PAR increased,
- Assist to support branches which increase NPL and collection,
- Submit report of finding and propose corrective actions or strategies to Loan Recovery Unit Manager to reduce and prevent portfolio quality and increase LWO collection,
- Take actions outside the court system,
- Take actions through the court system,
- Other task assigns by line manager.

#### **IV- QUALIFICATIONS:**

- A minimum bachelor's degree in business administration.
- At least two years of experience in the micro-finance sector.
- Experience managing microfinance operations, ideally in a Recovery officer, SCO and/or SCO role at CCF or another Cambodian MFI
- Good analytical and problem-solving skills.
- Good communication and presentation skills.
- Good written and spoken English, communication and interpersonal skills.
- High motivation and ability to work with limited supervision.
- Good computing skills (i.e., Microsoft Office) and Email
- Fully committed to CHOKCHEY's vision, mission, culture, and values
- Demonstrate high level of ethical behavior and trust worthiness
- Ability to work under pressure and highly self-motivated