



SBM Group is a leading banking and financial services player in Mauritius and has been contributing to the country's socio-economic development over the past 50 years. SBM is actively involved in the Asia-Africa corridor through dedicated banking subsidiaries operating in India, Kenya and Madagascar, and serves 6.0 million clients internationally. The Group is committed to creating long term value for its stakeholders by offering bespoke solutions to individual, corporate and institutional clients in the banking and non-banking financial fields in Mauritius and internationally.

Our people – currently more than 3,000 across the Group – are at the heart of our growth strategy. In our quest to be the employer of choice, we are laying increasing emphasis on developing and nurturing talent.

We are thrilled to invite dynamic individuals to join our team of professionals. As a leader in our industry, we offer a wide range of career opportunities that will challenge and inspire you to reach your full potential.

Credit Recovery Officer – Credit Recovery Team

Job Purpose:

Reporting to the Senior Officer, the Credit Recovery Officer shall contribute to the efficient management of debts through defined strategies.

Key Responsibilities

- Perform close monitoring of credit facilities on a day-to-day basis and ensure that appropriate action is taken in a timely manner in accordance with defined policies, procedures and all relevant legislations
- · Review and monitor repayment arrangements with debtors in line with Bank's policies and procedures
- Ensure close follow-up by effecting phone calls, preparing and issuing reminders and letters to customers as well as conduct field visits as required
- Proactively implement suitable debt recovery strategy
- Conduct credit analysis including financial statement analysis and collateral analysis
- · Prepare restructuring proposals, where warranted and send to the appropriate authority for approval
- · Compile and provide regular reports on income collection performance and management information
- Refer cases to legal service for recovery actions, monitor progress and performance in a timely manner
- · Attend Court in recovery cases
- Accurately update and maintain manual and computer record systems
- Perform any other related duties as may be required

Qualifications, Skills & Knowledge

- University degree holder in Banking/Economics/Accounting/Finance or any other relevant field or professional qualifications acceptable to the Bank
- Minimum 2 years' experience in similar position or in the Banking sector
- Demonstrated experience in analytical / problem solving skills including debt recovery with a keen eye for details, customer service and ability to multi-task
- Good communication and negotiation skills
- · Commitment to team approach
- Holder of a valid driving license

If you believe in taking new challenges with the right mindset, please refer to our website for full details and complete our online application form on www.sbmgroup.mu/vacancies by **Thursday**, **2nd November 2023**.