United Kingdom Jobs Expertini®

Collections and Recoveries Manager

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Company: THC Recruitment Ltd Location: United Kingdom Category: other-general

Title: Collections and Recoveries Manager – Asset Finance

LocationMidlands (Hybrid)

Salary: £60k/£65k plus benefits

Our client is a prestigious lender who have an exciting opportunity for a Collections and Recoveries Manager to join their Business Support team on a hybrid basis. Successful applicant will assist and support the Head of Business Support and the Chief Lending Officer, and the administration of the non-performing loan books in both Real Estate Finance and Asset Finance. The ideal candidate would be self-motivated, Innovative, resultsorientated, a team player, and able to quickly build relationships. Responsibilities of the Collections and Recoveries Manager: Assist and support the Head of Business Support and the Chief Lending Officer.

Advise and support borrowers in developing and implementing optimal strategies to return their loans to performing status.

Assess the credibility of borrower's recovery plans and their ability to implement them and to monitor the performance of loans against their recovery plans.

To assess, analyse and make recommendations to the Head of BSU of appropriate action on non-performing loans to aid recovery and mitigate losses.

Manage the daily loan arrears in line with the Bank's Policies and Procedures.

Work closely with the Bank's panel receivers, valuers, and property managers to maximise

the amount realised from the resolution of distressed loans.

Liaise with any appointed Solicitor, Insolvency Practitioner and /or Receiver to recover the Bank's debt and liaise with the borrower, where appropriate.

Maintain information systems to ensure accurate data input.

Ensure compliance with the Bank's policies, procedures, and guidelines together with all appropriate regulatory and statutory requirements.

Develop a good understanding of debt recovery processes relevant to the Bank and assist in recovery cases.

Skills for the Collections and Recoveries Manager:

Good level of financial and commercial awareness with a proven record of success in commercial banking relationship management.

Excellent analytical and problem-solving skills developed from a credit-based background or similar, including annual accounts/cash flow/MI analysis.

Knowledge of the commercial environment and sector specialism including Real Estate lending, Asset Finance, Classic Cars, and the SME market.

Good understanding of Conduct and TCF requirements relevant to Real Estate and Asset Finance lending.

An understanding of the identification and treatment of Vulnerable Customers

Excellent organisational and IT skills

Benefits package for the Collections and Recoveries Manager includes:

10% employer pension contributions

10% Profit Share Bonus scheme

30 day's holiday plus Bank Holidays

Private Medical Insurance (AXA) including optical and dental cover from day one

Life Cover at 4x salary from day one

... and more

Please contact Jo for more details.

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