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# Recovery Officer

**Date limite:** 04 août 2025

**NB:** Ouvert aux candidats de nationalité tchadienne



## **JOB TITLE**

# **RECOVERY OFFICER**

**REPORTING LINE:** COUNTRY CHIEF RISK OFFICER

## **CANDIDATE'S PROFILE**

Our ideal candidate must have deep knowledge of the bank's loan processes and a good background in law.

## **JOB OBJECTIVE**

- Coordination of Loan Recovery activities within assigned business offices
- Management of Memorandum bad debts portfolio and Loan Loss portfolio in Ouagadougou
- Recovery of watch-list accounts & transferred accounts with early warning signals to avoid further deterioration
- Review & Processing Loan repayment proposals

## ROLES & RESPONSABILITIES

- Coordination of Loan Recovery activities within assigned business offices and ensure that the advised recovery target is achieved.
- Management of Memorandum bad debts portfolio and Loan Loss portfolio within assigned business offices
- Originate Loan repayment proposals for request from indebted customers for management's consideration.
- Initiate proposals for realization, repossession, and sale of pledged assets and properties of indebted customers.
- Rendition of fortnightly / monthly debt recovery reports for the zone to the CH for onward submission to Financial reporting, Performance management, Head Recovery Africa, GH West Africa Francophone and DH, Remedial Management & Credit Recovery Division
- Achieve recovery financial target in line with advised budget
- Recovery of watch-list accounts & transferred accounts with early warning signals to avoid further deterioration
- Manage relationship with debtor customers to ensure compliance with repayment agreements, court orders, regulatory request.
- Review, process and reconcile accounts of indebted Customer's

complaints to ensure amicable resolution & payment of agreed sum

- Conduct and document recovery visitation to customers
- Coordinate adhoc reports for the group.

## **KEY PERFORMANCE INDICATORS**

- Net Recoveries Vs Budget
- Efficiency of loan recovery effort (Cost of recovery as a % of remedial loan balance recovered)
- Effectiveness in the collation of data and rendition of monthly debt recovery reports
- Efficiency in the review and processing of loan repayment proposals
- Proficiency in co-coordinating the restructuring and work out of problem loans
- Timeliness in completion of assigned task
- Effectiveness at execution of assigned tasks

## **QUALIFICATIONS & EXPERIENCES**

- Minimum of Bachelor's Degree in Law
- Minimum of 0 - 3 years banking experience;
- Minimum of 1 - 4 years non-banking but related experience

## **K**NOWLEDGE

- General Branch Operations
- Prudential Guidelines
- Problem loan management

## **S**KILLS REQUIRED

- Knowledge of the Loan Recovery function.
- Basic credit Skills.
- Good Customer relations
- Communication Skills
- Basic banking operations knowledge.
- Effective reporting
- Negotiating Skills.
- Initiative & analytical judgment.
- Management Skills.

## **H**OW TO APLY?

Envoyez votre CV et lettre de motivation avant le lundi  
**04 août 2025** par email à l'adresse  
**[hcmubachad@ubagroup.com](mailto:hcmubachad@ubagroup.com)**



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