

## Non-Performing Accounts Recovery Manager

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Company: We Supply Talent

Location: Bangkok

Category: business-and-financial-operations

### Job Description:

The role of the Non-Performing Accounts Recovery Manager is pivotal in maximizing recovery and minimizing loss for the bank's portfolio of Non-Performing Accounts (NPA). This individual will strategically recall loans, negotiate favorable terms, and devise alternative solutions to address outstanding debts. A deep understanding of recovery processes, adept negotiation skills, and proficiency in legal aspects pertaining to loan recovery are essential for success in this role.

### Key Responsibilities:

Manage a diverse portfolio of Non-Performing Accounts with the primary objective of maximizing recovery and mitigating loss for the bank.

Develop innovative solutions to resolve outstanding debts and negotiate optimal terms to achieve the best possible outcomes.

Prepare comprehensive credit applications for submission to the Credit Evaluation Department, ensuring accuracy and adherence to guidelines.

Conduct thorough post-mortem reviews on impaired loans, identifying root causes and weaknesses in the loan origination process and credit assessment.

Effectively handle Potential Non-Performing Loan (PNPL) accounts as assigned, implementing tailored strategies for resolution.

Ensure adequacy of specific provisioning for all accounts, maintaining compliance with regulatory requirements.

Maintain meticulous documentation, including fire insurance, assets appraisal reports, and banking agreements, to support recovery efforts.

Collaborate closely with external legal counsel to pursue and monitor litigation cases, ensuring timely and efficient resolution.

Monitor and enforce compliance with debt restructuring terms and conditions, fostering positive relationships with customers.

Regularly update and report on the status of NPA accounts to the Head of Business Development and designated bank officers.

Actively participate in training sessions to enhance knowledge and skills relevant to the role.

Handle any ad-hoc assignments from the Head of Business Development within specified timelines, demonstrating flexibility and responsiveness.

**Qualifications:**

Extensive experience in Recovery & Legal background (2-3 years for Manager, 5-7 years for Executive), with a proven track record of success in managing Non-Performing Accounts.

In-depth knowledge of recovery processes, including debt collection techniques and legal procedures.

Strong negotiation skills, with the ability to communicate persuasively and secure favorable outcomes.

Excellent writing and presentation skills, capable of producing clear and compelling documentation for internal and external stakeholders.

Sound understanding of banking regulations and compliance requirements related to loan recovery.

Proactive problem-solving abilities, with a keen analytical mindset to identify and address root causes of loan impairments.

Demonstrated ability to multitask and prioritize effectively in a dynamic and fast-paced environment.

Collaborative attitude, with a commitment to building strong relationships with both internal teams and external partners.

Professional certifications or additional qualifications in finance, law, or related fields would be advantageous.

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#### Cross References and Citations:

1. Non-Performing Accounts Recovery Manager [FishjobsJobs Bangkok Fishjobs](#)
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