

VP, Unsecured Loan Acquisition Manager

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Company: DBS Bank

Location: Indonesia

Category: other-general

Business Function

As the leading bank in Asia, DBS Consumer Banking Group is in a unique position to help our customers realize their dreams and ambitions. As a market leader in the consumer banking business, DBS has a full spectrum of products and services, including deposits, investments, insurance, mortgages, credit cards and personal loans, to help our customers realize their dreams and aspirations at every life stage. Our financial solutions are not only the best in the business – they were made just right for you.

Responsibilities:

NTP & NPL KPI

To Achieve sales as plan.

To achieve the targeted revenue as per plan.

To set the overall strategy covering product, marketing strategy and ensure that the execution align with the sales strategy.

To implement cost effectiveness and efficiency across units within the Consumer finance Business.

To ensure high productivity is achieved across units within CF Business

To ensure good quality account booking from all acquisition channels.

To ensure proper and credible credit process in granting the loan.

To develop and set up sufficient & convenience payment channel for customers to pay the loan

To ensure sufficient & credible collection team in place to support the back end process.

Acquisition Process

To design and develop effective process to support the business activities

To ensure every process within the CF business is aligned with the business objectives and the bank's policy

To set clear guidelines on applicable risk and compliance within CF Business

To prevent fraud case from happening within the CF business by focusing into 3 key areas (People, Process & System)

To live up the prudent and healthy culture with high integrity and credibility

To ensure customer satisfaction & loyalty are achieved.

Employee:

To develop engaged and satisfied employee (Q12)

To minimize staff turnover rate to the minimum level as possible

Requirements :

At least 8 years of working experience

Experience in the banking and finance industry would be an advantage

Sound understanding in banking products

Highly driven, self motivated, able to work under pressure, organized and good time management

Strong communication, interpersonal, and selling skills

Good written and verbal English

Able to operate computer and run Microsoft Office applications

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