

LENDING DIVISION

POSITION DESCRIPTION		
POSITION: VILLAGE & RURAL HOUSING EXECUTIVE	DEPARTMENT: CREDIT MANAGEMENT	ISSUE DATE: August 2017 Revised dates : February 2026

Incumbent	
Reports to	Branch Manager West
Location	Lautoka
Date	
Purpose:	
<p>The incumbent assists Customer Relations in achieving the set targets for the department/division by increasing mortgage portfolio in line with Housing Authority's objectives. The role focuses on:</p> <ul style="list-style-type: none"> i. Visiting villages that have potential to repay loan and entice scheme members to take loan and improve rural housing standard. ii. Process and recommend loans in accordance with Scheme's eligibility. iii. Grow mortgage portfolio by recommending quality loans. iv. Oversee that houses constructed on site are build according to approved plans. v. Follow up with stakeholders and ensure repayments are paid regularly into schemes loan account with HA. Stakeholders include TLTB, Lands Dept. EFL, TFL, etc. vi. Discuss and follow up with Village Scheme Trustees if repayments from stakeholders are delayed. <p>i)</p>	

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Accountabilities

The jobholders has the following accountabilities:

1. Achieving Sales and Loans targets.

Works Assessments.

- Carry out loans inspections activities and calculate progress payments
- Technical advice to existing and potential clients and assistance in obtaining required approvals from regulatory organizations.
- Review of existing and introduction of new site plans & designs of new houses for existing and potential customers.
- Costings of MT17, MT18, vandalized property for insurance purposes
- Participation in marketing activities to external organisations and customers.
- Provide weekly/monthly reports to Management on performance.
- Supplier services at the least cost for Housing Authority and clients.

2. Village Loans.

- Marketing HA products to potential customers who intends to construct their houses either through normal village housing schemes or as individuals.
- Determine feasibility of village schemes by visiting villages, checking financial status and provide advice.
- Processing village loans applications including full assessment which are objective, clear and concise when recommending for approval where ever viable.
- Ensure that loans requirements have been complied with.
- Being proactive in credit structuring and evaluating alternative ways to make village scheme proposals into acceptable proposals.
- Carry out loans inspections activities and calculate progress payments on normal home loans.
- Ensure CLE, Village scheme & other activity monthly targets are met through new construction, upgrading, boundary identification, renovation/repairs of client and HA houses and properties.
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3. Credit Management

- Follow up and ensure remittance of repayments are regularly received from stakeholders.
- Discuss with Trustees and provide alternatives means to address delay in repayments, should account continuously falls into arrears

4. Customer Relationship Management

- Continues improvements in customer services to meet customer's needs.
- Clients understand terms and conditions of loans and other available services and products.
- Ensure that customer queries and complaints are resolved within the required time frame.
- Maintain regular customer contact through the provided means including contractors.
- Ensuring self is well versed with all Authority's products and services.
- Provide counseling session with clients when applying for loan and when HA documents are given to them.

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- Corporate image initiatives are executed as per established plans.

5. Administration

- Adherence to relevant statutory requirements.
- Responsibility for customers, visitors and fellow employees in reducing risk.
- Complete reports for input towards monthly board papers.
- Participation in Housing Authority's aim of total customer satisfaction.
- Understanding Housing Authority's strategies, policies, procedures and operational guides.

Working Relationships: Internal

1. Customer Relations:
 - a. Customer Relation Management
 - Discuss potential customers.
 - Recommend new/further loans.
 - Continually discuss means to improve processes and increase loan portfolio.
 - Provide reports on a timely basis.
 - b. Other CS Officers.
 - Continually discuss means to improve processes and increase loan portfolio.
2. Credit Approvals:
 - Discuss loan applications.
 - Recommend alternative ways to improve loan process in line with HA policies.
3. Senior Valuer & Team Leader Work Assessment
 - Discuss application details in line with drawdown of funds
 - Discuss with Senior Valuer matters relating to house construction and insurance in line with HA loan security.
4. Credit Management Managers & Staff
 - Discuss on account status.
 - Find alternative ways to improve repayments if account is in arrears.
5. Legal Team
 - Follow up with team on all legal works prior to drawdown of funds.
 - Request for opinion as and when required.
6. Chief Executive Division
 - Discuss applications, if so required.

External –

1. Customers (either schemes or individuals)
2. Customer advisors (accountants, solicitors, financiers, etc)
3. Financial Institutions.
4. Other Government and statutory departments including TLTB, Director of Lands, PS l'Taukei Affairs, EFL, TFL, etc.
5. Customers' employers (for individual houses constructed in the village)

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Major Challenges:

- Increasing customer satisfaction
- Growing the customer base
- Assisting in improving team productivity
- Competition from other financial institutions

Competencies, Knowledge and Experience:

- Trade Apprenticeship/Ordinary Diploma in construction/carpentry and joinery/civil engineering.
- Minimum 3 years experience in works assessment
- Customer Services
- Good communication skills (written & oral)
- Well versed with traditional protocol
- Problem Solving
- Team Oriented
- Resource Management
- Safety and Environmental awareness
- Maintain and enhance professional integrity
- Ability to interpret information, write complex letters, comprehensive reports and perform complex calculations
- Valid Fiji Driver's License is mandatory