


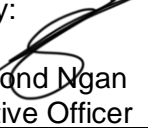
**mitsukoshi Motors PHILIPPINES, INC.**  
**JOB DESCRIPTION**

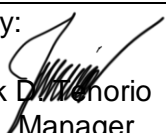

<b>POSITION TITLE</b>	<b>: CREDIT SUPERVISOR</b>
<b>DIVISION/DEPARTMENT</b>	<b>: OPERATIONS</b>
<b>LEVEL</b>	<b>: SUPERVISOR</b>
<b>REPORTING LINE</b>	
Reports to	: BRANCH MANAGER
Supervises	: Account Counselor
Internal Contact	: All Departments and branches
External Contact	: Customers
	current/previous employer/business associate/family member/neighbors/barangay


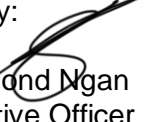
**JOB OBJECTIVE:**

Responsible for branch generation of good quality notes with high probability of collections, reducing delinquency of the branch and maintaining high collection efficiency of the branch receivable portfolio.

<b>DUTIES AND RESPONSIBILITIES</b>	<b>ACCOUNTABILITIES</b>
1. Administrative	<p>1.1 Initiates new ideas in connection with branch operation and finds new methods or techniques on collections in order to improve branch operations;</p> <p>1.1.1 Finds new methods or techniques on credit and collections in order to improve the branch performance</p> <p>1.1.2 Improves and enhances his abilities, through continuing self-education</p> <p>1.1.3 Provides opportunity with his subordinates to improve and enhance their own talents and abilities</p> <p>1.2 Observes the following:</p> <p>1.2.1 good housekeeping (maintains orderliness of the area to ensure systematic flow of work)</p> <p>1.2.2 safety and security control measures in consonance with the security standards</p> <p>1.2.3 timekeeping related matter of his subordinates e.g. leave, overtime, daily time records, administrative cases</p> <p>1.2.4 telephone etiquette e.g. companies spiels</p> <p>1.3 Monitors proper maintenance of service motorcycle assigned to the account counselors;</p> <p>1.3.1 Ensures that all account counselors have a valid driver's license and have restriction number 1</p> <p>1.3.2 Ensures that service motorcycle assigned to account counselor was registered</p> <p>1.3.3 Ensures that all his subordinates undertakes the value of safety driving</p> <p>1.4 Motivates account counselors to elicit maximum productivity;</p> <p>1.4.1 Conducts a periodic meeting with account counselors to thresh</p>

Prepared by:  Mark D. Tenorio HR Manager	Approved by:  Richmond Ngan Executive Officer	Effective  January 04, 2015	Page 1 of 4
--	---	-----------------------------------	-------------

	<p>out problems in the branch</p> <p>1.4.2 Ensures that his subordinates can always depend on him to do his assignments properly.</p> <p>1.5 Monitors expenses of his subordinates in order to maximize profitability;</p> <p>1.5.1 Reviews expenses incurred by the account counselors</p> <p>1.5.2 Ensures that only legitimate expenses are disbursed</p> <p>1.5.3 Avoids unnecessary and exorbitant expenses and reduces branch expenses to a minimum</p> <p>1.6 Maintains harmonious relationship with other departments and branches by complying with all the requirements in time and ensures its accuracy.</p> <p>1.7 Maintains a good image of the Company in the community at all times.</p> <p>1.8 Ensures that he and his subordinate clearly understood and captures the essence the Vision and Mission of the company.</p> <p>1.9 Ensures that all branch employees manifest the company's core values.</p> <p>1.10 Performs other related task and function that may be assigned by the Branch Manager/top management from time to time.</p>		
2. Repossessed Inventory Management	<p>2.1 Ensures that deposited and repossessed motorcycle units were properly documented and surrendered to the branch</p> <p>2.1.1 Obtains explanation on repossession not included in the repo action plan</p> <p>2.1.2 Ensures that repossessed and deposited motorcycle units were secured and protected from elements</p> <p>2.1.3 Reports any irregularities therein</p>		
3. Collections	<p>3.1 Monitors the performance of the account counselor;</p> <p>3.1.1 Reviews the daily collection list/daily itinerary report before and after field work of the account counselor</p> <p>3.1.2 Ensures that account counselor are following up all accounts assigned to him through personal visit to the customer and through other collection tools such as collection letters and reminders</p> <p>3.1.3 Coaches and counsels personnel to improve or correct any deficiency</p> <p>3.1.4 Discusses with account counselor their performance</p> <p>3.2 Monitors collection efficiency of the branch</p> <p>3.2.1 Monitors branch delinquency and financed receivable aging</p> <p>3.2.2 Maintains repossession at the barest minimum level</p> <p>3.2.3 Avoids items in litigation</p> <p>3.3 Chairs and conducts investigation on problem accounts and formulates action plans when necessary</p> <p>3.4 Coordinates and assist the account counselor in the investigation of problem accounts</p> <p>3.4.1 Discusses, formulates and implements action plans</p> <p>3.4.2 Submits summary reports to the management</p> <p>3.5 Conducts field work on problematic accounts and pressures delinquent customers to update or settle their obligation</p> <p>3.5.1 Checks and conducts customers visit to resolve problematic</p>		
Prepared by:  Mark D. Tenorio HR Manager	Approved by:  Richmond Ngan Executive Officer	Effective  January 04, 2015	Page 2 of 4

	<p>account</p> <p>3.6 Updates monitoring tools to establish its accuracy and reliability. In addition, this must be accessible to authorize user. The following tools are:</p> <p>3.6.1 Daily Sales and Collection (Weekly Collection – Account Counselor Monthly Report)</p> <p>3.6.2 First Encounter</p> <p>3.6.3 Daily Collection Monitoring</p> <p>3.6.4 Final Maneuver</p> <p>3.6.5 Repo Action Plan</p> <p>3.6.6 NP Action Plan</p> <p>3.6.7 Assumption/Accommodation</p> <p>3.6.8 Remedial Accounts</p> <p>3.6.9 Customer Field Card</p> <p>3.6.10 Aging Report</p> <p>3.7 Ensures that only justifiable accounts are being endorsed to remedial accounts;</p> <p>3.7.1 Checks financial and living condition of the customers and co-maker</p> <p>3.7.2 Checks physical condition of financed motorcycle unit</p> <p>3.7.3 Files formal complain to barangay where the customer lives</p> <p>3.8 Ensures that only justifiable accounts are being endorsed for filing of legal case;</p> <p>3.8.1 Checks financial condition of the customer and co-maker to avoid empty winning.</p> <p>3.8.2 Coordinates with legal counsel and follow-ups with court and sheriff for the immediate resolution of the case filed against delinquent customer.</p> <p>3.9 Ensures that the account counselors have evaluated missing and insolvent customers;</p> <p>3.9.1 Ensures that the account counselor maintained personal logbook or notebook to monitor customer's accounts and collection performance.</p> <p>3.9.2 Carries out skip-tracing procedures for missing accounts and verifies financial condition of reported insolvent customers</p> <p>3.10 Monitors proper maintenance of accounts receivable records;</p> <p>3.10.1 Ensures reliability of records in the branch</p> <p>3.10.2 Ensures the posting on the customer's ledger cards and customer's field cards are up to date and makes regular reconciliation</p> <p>3.11 Monitors proper cash handling of branch field collections and ensures that all field collections have been properly turned over to the cashier or deposited to depository banks</p>		
4. Sales	<p>4.1 Reviews credit reports endorsed by the account counselor and ensures that;</p> <p>4.1.1 Approves only quality notes</p> <p>4.1.2 Reviews and evaluates all credit report's recommendation thoroughly before approving or disapproving a credit application</p> <p>4.1.3 Ensures compliance with company's established credit</p>		
Prepared by:  Mark D. Tenorio HR Manager	Approved by:  Richmond Ngan Executive Officer	Effective  January 04, 2015	Page 3 of 4

	standards 4.2 Monitors the credit application endorsed by the branch; 4.2.1 Ensures the completion of credit investigation report within four (4) hours from the time the application is received depending on the distance and travel time 4.2.2 Reviews credit application form control register regularly for any pending application 4.2.3 Resolves all pending credit application within reasonable time 4.2.4 Monitors and analyzes credit approval rating of the branch 4.3 Ensures reliability and accuracy of credit report. 4.3.1 Maintains responsibility in saving the sale. 4.4 Reviews the branch credit territories to determine which area should be allowed installment basis; where to be cautious and where to concentrate or focus branch operations. 4.5 Keeps abreast with the competitor's activities, pertinent information in the economic, political and, peace and order situation in the area; 4.5.1 Conducts benchmarking and establishes contacts to update the management in the situation in the field and aids them in the decision making 4.5.2 Ensures that necessary and pertinent information are reported to the area manager 4.6 Ensures that the good customer service are being practiced; 4.6.1 Before, during and after sale 4.6.2 Handles customer's complain discreetly 4.6.2.1 Counsels customer to arrive at win-win situation
--	--

Prepared by:  Mark D. Tenorio HR Manager	Approved by:  Richmond Ngan Executive Officer	Effective  January 04, 2015	Page 4 of 4
--	---	-----------------------------------	-------------