

LENDING DIVISION

POSITION DESCRIPTION		
POSITION: LENDING EXECUTIVE (CONVEYANCING)	DEPARTMENT: CONVEYANCING	ISSUE DATE: April 2014 Revised date : June 2018

POSITION	Lending Executive – Legal (Conveyancing)
INCUMBENT	
BAND	3
REPORTS TO	Legal Counsel
LOCATION	HQ Valelevu
DATE	
Reporting Positions: N/A	
<p>Purpose: The main purpose of this role is to attend to conveyancing documentation, dealings and discharges. For new, increased and discharged lending, this role may include attendance of the following:</p> <ul style="list-style-type: none"> • Preparation of all legal documentation • Registration, sealing and stamping of all legal documentation where required • Assignment of transfers including FNPF contributions to meet deposit, debt clearance or reduction requirements. • All tasks relating to settlement, including the processing of accounting entries • All tasks relating to loan drawdown, including draw downs in one amount and progressive drawing of funds (the latter in concert with valuations and inspections staff) • Discharge of securities. <p>To contribute towards the achievement of other departmental and divisional goals and objectives.</p>	
Accountabilities:	
<p>1. Conveyancing accountabilities include:</p> <ul style="list-style-type: none"> • Ensure that securities are correctly drawn, executed, stamped, registered and recorded/valued and that all title searches required are satisfactory for the Authority purposes. • Ensure that all fees and charges are collected and assigned to the correct income categories. • Ensure that any book/accounting entry need to be undertaken in respect of settlements is correctly attended to. • Ensure that all FNPF applications for deposit purposes are completed correctly first time to facilitate timely receipt of funds. • Ensure all necessary consents of land lords are obtained prior to registration of securities. • Ensure securities and salary deductions are in place before draw down of loans. <p>2. Discharge accountabilities:</p> <ul style="list-style-type: none"> • Ensure all legal and security documents are recorded and retained in a secure and protected environment. • Ensure security for all discharged loans are forwarded to the correct authorized persons. 	

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3. FNPF accountabilities:
 - Ensure that payments of monthly FNPF contributions are made on timely basis.
 - Ensure that FNPF transfers pertaining to reduction/paying of debt is completed.
4. Timely and accurate completion of reviews and reports for management and Board as required.
5. Ensures customer satisfaction by ensuring customer service level expectations are exceeded by providing quality, timely and precise responses to customer queries
6. Adhering to the Authorities policy; credit and legal and in line with relevant authorized operational procedures

Working Relationships:

Internal

Customer Relations Officers (Valuations/Inspections)

Credit Management Staff

Credit Recoveries staff

Approvals staff

Finance staff

MIS Department

Land Development

External

Customers

Registrar of Titles Office & Stamp Duties Office

FNPF personnel

Customer advisors (accountants, solicitors, financiers etc)

Other Government and statutory departments including NLTB, Director of Lands.

Financial Institutions

Methodist Church of Fiji

Town Councils/Local Authorities

Major Challenges:

- Ensuring that the Authorities position is not compromised by errors in security documentation
- Prompt and efficient settlement of loans with strict adherence to policy
- Reduction in outstanding FNPF applications and early receipt of new.
- Maximization of returns on legal recovery action

Competencies, Experience and Qualifications:

The following competencies, experience and qualifications are required to do this job:

- Computer literacy
- Good interpersonal skills

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- Good communication (written and verbal) skills
- Team oriented and willingness to learn and adapt.
- Highly motivated
- Rational thinking
- Problem Solving
- Team oriented
- Ability to interpret information, write complex letters, comprehensive reports and perform complex calculations
- Understanding Housing Authority's strategies, policies, procedures and operational guides
- 2-5 years relevant experience
- Diploma in Banking/Finance or Commerce would be desirable
- Valid Group 2 driving license

Salary Range:

Band: 3

POSITION HOLDER:

DATE:

LEGAL COUNSEL :

DATE:

CHIEF EXECUTIVE OFFICER:

DATE: