

JD For Credit Manager

PRIMARY JOB RESPONSIBILITIES (MINIMUM 6)

Responsible for credit appraisal through customer application screening, evaluation, underwriting of LAP proposals and presenting these proposals to senior management.

Assessing the risk involved into credit proposal through financial analysis, business analysis, management analysis & Industry analysis of the clients business.

Due diligence of clients through meeting with promoters, factory/business premises visit & in depth understanding of business model.

Compliance with the Risk policy & authority matrix at branches in the area assigned.

Assist in Predictive Portfolio Performance Design and Implementation including development of analytic frame work, performance trigger and predictive forecasting triggers in portfolio management.

Manage credit buying process which monitors turnarounds time, approvals, review of samples & Quality checks on process.

Implementation of effective mechanisms to mitigate various risks and frame guidelines for fraud detection & control as per regulatory requirements and leading industry practices.

Responsible for liaising with legal, technical & operation team for disbursement of loans.

ESSENTIAL SKILLS / COMPETENCIES

Communication

Good Interpersonal Skill

Customer Focus

Basic Domain knowledge

EDUCATION

CA

TOTAL EXPERIENCE REQUIRED

3- 8 Years relevant experience

ANY CERTIFICATION OR IT PROFICIENCY REQUIRED

Excellent Excel skills

