

Position Details

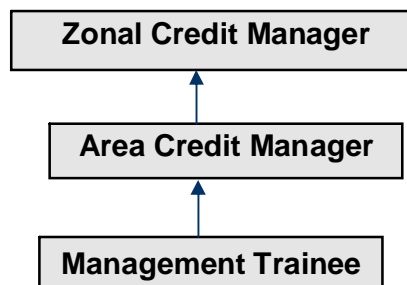
Role	:	Management Trainee
Business Vertical	:	Lending
Function	:	Credit
Reporting Position	:	Area Credit Manager
Position on Completion of Probation Period of One Year	:	Branch Credit Manager

Organization Structure

Summary of the Position

- Reports Into the Area Credit Manager at that particular Location
- Responsible for implementation of defined credit processes & policies

Organization Chart



Qualifications / Skill / Certifications

- Entry level knowledge of Core Banking and Financial terminologies
- Good Written and Communication Skills
- Attention to details

Role & Responsibility

- Take sound lending decisions based on available information & interactions with the applicants.
- Manage credit quality and control delinquencies, frauds
- Understand credit policy as well as credit environment in the city / branch
- Structure the right product to the customer during customer interactions
- Provide superior customer experience
- Manage the process required for delivering reasonable turnaround time
- Monitor portfolio indicators and ensure that they are within the desired levels
- To help drive collection efficiencies & manage 30+ collections