

JOB TITLE	REPORTS TO
Hub Credit Manager	Cluster Credit Manager / Zonal Credit Manager
JOB ROLE	
<p>Key functions will be:</p> <ul style="list-style-type: none"> • Maintain good audit score / policy compliance • Evaluating credit proposals covering financial, business and industrial risk & decisioning of the loan. • Verifying the promoter's track record & ascertaining their credit worthiness. • Analysis of the financial statements of the prospective customer to identify the short term & long term solvency & liquidity position • Team management and get the all fresh files processed on same day logged in • Conducting Personal Discussion of Secured & Unsecured logins • To ensure 95% FTR (First time right) for case decision in LOS • Conducting internal audit and Publishing monthly MIS of red flags cases to regional and Head office Team. • Conducting EMI awareness calling and highlighting red flags to respective branch • To ensure execution of new projects / policy / process introduce by the company • To ensure Bounce Rate and Delinquency are within acceptable standards. • Monitor and enforce approval rate and TAT as per prescribed standards. • Monitor and ensure that monthly Branch audit score is satisfactory. • Vendor Management. • Ensure resolution centric approach and utmost priority for issue resolution. • Regular follow up with vendor for reports completion including RIC 	
KEY RESPONSIBILITIES	
<p>Credit Decisions</p> <ul style="list-style-type: none"> • Take sound lending decisions based on available information & interactions with the applicants. • Manage credit quality and control delinquencies, frauds. <p>Monitoring Performance</p> <ul style="list-style-type: none"> • Managing performance in terms of key drivers i.e. <ul style="list-style-type: none"> ○ Loses / Portfolio quality parameters ○ Cost of credit administration ○ Employee Productivity 	
SKILLS/COMPETENCIES REQUIRED	
<ul style="list-style-type: none"> • Graduate/Postgraduate. • 4-6 years Credit/Underwriting experience. • Expected to know details and workings of Bureau reports in depth, their implications, derivations and impact on both pre credit decisioning and post portfolio management • Strong inter-personal skills which encourages and promotes enthusiasm and team spirit. 	