

Position Details

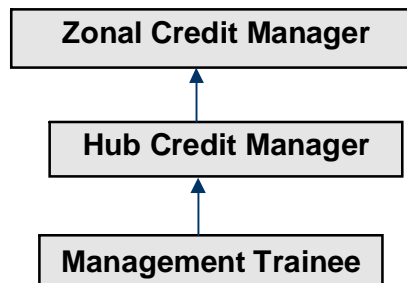
Role	:	Management Trainee
Business Vertical	:	Sales Finance
Function	:	Credit
Reporting Position	:	Hub Credit Manager
Position on Completion of Probation Period of One Year	:	Credit Manager-SF

Organization Structure

Summary of the Position

- Reports Into the Hub 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

- Responsible to maintain quality portfolio.
- Responsibility to deliver the credit assessment target within specified Turnaround Time.
- Responsible for Audit and Regulatory compliance for the Location.
- Assist RCM with coordinating / managing RCU & verification vendors.
- Take sound lending decisions based on available information & interactions with the applicants.
- To interact closely with other functions such as sales / Operations/ Collections / Policy/ etc in ensuring smooth day to day functioning at Location.
- Maintain the Database and making reports for Monthly cases.
- Coordinating with agencies for proper sampling / screening of files for fraud prevention.
- Managing performance in terms Cost of credit administration.