

**Role:** Regional Head

**Vacancy:** 2

**Location:** Ahmedabad/Kolkata

**Age:** Around 40 years. Age criteria can be relaxed for special cases

**Educational Qualification:** CA/ CFA/ CAIIB/ MBA or any other post graduate degree in finance.

Qualification criteria can be relaxed for special cases

**Experience:** 10-15 years' experience in credit origination, credit appraisal and credit monitoring in Banks or NBFCs. Ex-employees of Banks/Financial Institutions who have taken VRS and with relevant experience may also apply.

#### **Job Description:-**

The key responsibilities include:

- The position will be based out of regional office and will be responsible for business development, relationship management, collection and follow-ups
- Extract data on prospective borrowers from various sources
- Meet prospective borrowers to generate new business
- Meet loan intermediaries/consultancy firms for new business
- Understand customer needs, explain company products, and propose products or lending terms relevant for the borrowers, within policy guidelines
- Identify and acquire new small/mid/large corporate clients in different lending segments within policy guidelines.
- Obtain and verify financial information, such as applicant's credit rating, income level, cash flows, and existing loan obligations.
- Perform an initial credit appraisal to ascertain the creditworthiness of the prospective borrowers
- Carry out initial negotiations of terms including loan amount, type of security available, asset cover requirement, tenor, pricing etc
- Approve or refer shortlisted cases to the Head Office for credit decision
- Maintain high service standards and customer satisfaction levels through periodic engagement
- Provide necessary support to credit appraisal team and credit monitoring team for renewal/review of accounts, documentation, disbursement and for conducting various due diligences/monitoring/follow up
- Timely collection and recovery of dues in the loan accounts
- Provide feedback for the amendment in existing lending products and development of new lending products based on market requirement
- Responsible for asset quality maintenance
- Ensure consistent adherence to the credit policy