

## Job Description

POSITION DETAILS			
Functional Designation	Zonal Credit Manager	Department	Credit
Sub Department		HR Grade	AVP
Location	NA	Reporting Manager	National Credit Head
<b>Job Purpose</b>			
<p>We are seeking an experienced and skilled Zonal Credit Manager to oversee credit operations in a designated zone. The ideal candidate will have a strong background in credit risk management, excellent leadership skills, and the ability to drive business growth while maintaining a high standard of credit quality.</p>			
<b>Principal Accountabilities</b>			
<p><b>Credit Assessment &amp; Approval:</b></p> <ul style="list-style-type: none"> <li>• Lead the credit evaluation process for Unsecured loan applications within the zone.</li> <li>• Review and approve credit proposals in line with organizational policies and risk frameworks.</li> <li>• Analyze financial documents, borrower profiles, to determine creditworthiness.</li> </ul> <p><b>Risk Management:</b></p> <ul style="list-style-type: none"> <li>• Ensure the quality of the loan portfolio by identifying potential risks and implementing measures to mitigate them.</li> <li>• Conduct regular portfolio reviews and monitor the performance of credit exposures across branches in the zone.</li> <li>• Stay updated on market trends and changes in regulatory guidelines that could impact credit risk.</li> </ul> <p><b>Team Leadership &amp; Development:</b></p> <ul style="list-style-type: none"> <li>• Manage and mentor the credit team, ensuring they are well-trained in credit appraisal, risk assessment, and policy adherence.</li> <li>• Drive performance through regular assessments, training, and development programs for credit managers and underwriters.</li> </ul> <p><b>Stakeholder Collaboration:</b></p> <ul style="list-style-type: none"> <li>• Work closely with business teams to ensure alignment of credit policies with business goals.</li> <li>• Collaborate with other teams to ensure comprehensive loan appraisals and timely disbursements.</li> <li>• Engage with senior management to provide insights on credit performance and suggest improvements.</li> </ul> <p><b>Policy Implementation &amp; Compliance:</b></p> <ul style="list-style-type: none"> <li>• Ensure that all credit policies and processes are followed as per the regulatory and company guidelines.</li> <li>• Liaise with internal and external audit teams to address any compliance issues or findings.</li> <li>• Recommend and implement changes to credit policies based on market trends and risk assessments.</li> </ul> <p><b>Performance Metrics:</b></p> <ul style="list-style-type: none"> <li>• Achieve the zone's credit targets while maintaining the quality of the portfolio.</li> <li>• Monitor key performance indicators (KPIs) such as loan approvals, disbursement timelines, portfolio performance, and delinquency ratios.</li> </ul> <p><b>Customer Relationship Management:</b></p> <ul style="list-style-type: none"> <li>• Build and maintain strong relationships with key customers, channel partners to support business growth and</li> </ul>			

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maintain portfolio quality.

- Address and resolve escalations related to credit decisions or customer disputes.

### Desired Profile

1. Postgraduate degree in Finance, Business Administration, or a related field.
2. Professional certification in credit risk management (e.g., FRM, CRMP) is desirable.
3. Minimum 7 years of experience in credit risk management, with at least 3 years in a leadership role.
4. Strong understanding of credit risk management principles, practices, and regulations.
5. Excellent leadership, communication, and interpersonal skills.
6. Ability to analyze complex credit data and make informed decisions.
7. Strong problem-solving and negotiation skills.

Classification | INTERNAL