

Job Description

POSITION DETAILS			
Functional Designation	Credit Process Associate	Department	Credit
Sub Department		HR Grade	Senior Executive
Location	NA	Reporting Manager	Area Credit Manager
Job Purpose			
<p>We are seeking a detail-oriented and analytical Credit Process Associate to support our credit team in evaluating and processing loan applications. The ideal candidate will have a strong understanding of credit risk management principles and excellent communication skills.</p>			
Principal Accountabilities			
<ol style="list-style-type: none">1. Assist in credit appraisal, approval, and monitoring processes.2. Analyze financial statements, credit reports, and other data to evaluate creditworthiness.3. Prepare credit proposals and present to credit committees.4. Coordinate with internal stakeholders to gather required information.5. Ensure compliance with regulatory requirements and industry standards.6. Maintain accurate records and reports.			
Desired Profile			
<ol style="list-style-type: none">1. Graduate degree in Finance, Business Administration, or a related field.2. 0-2 years of experience in credit risk management or a related field.3. Strong understanding of credit risk management principles and practices.4. Excellent communication, interpersonal, and analytical skills.5. Ability to work in a fast-paced environment and meet deadlines.6. Proficiency in MS Office and credit software.			