# Job Description

| POSITION DETAILS | | | |
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| **Functional Designation** | Lead-Credit Risk | **Department** | Risk |
| **Sub Department** | Credit Risk | **HR Grade** | AVP |
| **Location** | Corporate Office | **Reporting Manager** | CRO |

## Job Purpose

You will be responsible for overseeing and developing PFL's credit policy framework for secured and unsecured loan products, ensuring it aligns with the organization's risk appetite and regulatory requirements. You will play a crucial role in managing credit risk and maintaining a healthy credit portfolio in the secured and unsecured financing segment. You will lead a team of credit policy managers and work closely with various stakeholders to ensure prudent credit decision-making processes and foster sustainable business growth.

## Principal Accountabilities

- **Credit Policy Development:** Develop, review, and enhance the credit policy framework & procedures for existing as well as new loan products in the secured and unsecured lending segment (including digital lending) to maintain a balanced and effective risk management approach while supporting business objectives.

- **Risk Assessment & Portfolio Monitoring:** Assess credit risk in the portfolio on an ongoing basis and recommend appropriate risk mitigation strategies.  Establish credit monitoring mechanisms to track the performance of the credit portfolio and proactively identify potential areas of concern.

- **Market & Competition Analysis:** Gather intelligence on competition products and processes and market landscape and utilize the same to enhance credit policy framework and risk mitigation strategies.

- **Data Analysis & Automation:** Utilize data analytics to gain insights into credit trends, customer behaviour, and portfolio performance, and use this information to optimize credit policy decisions.
Collaborating with Data Science & Tech Team for increasing extent of automation and system decisioning to maximize the coverage of transactions through system.

- **Collateral Analysis & Monitoring:**  This includes identification and monitoring of risks related to collateral including PDD checks, title search, pricing, valuation changes, recoverability etc. along with mitigation techniques for such risks**.**

- **Regulatory Compliance:** Stay up-to-date with the latest regulatory guidelines and ensure the credit policy adheres to all relevant legal and regulatory requirements set forth by relevant authorities.

- **Policy Communication and Training:** Effectively communicate the credit policy guidelines to relevant stakeholders and conduct training sessions to ensure adherence and understanding.

- **Cross-functional Collaboration:** Collaborate with various departments, including Finance, Operations, IT, Data Analytics, Business, Credit and Collections, to integrate credit policy considerations into their respective functions.

- **Ad-hoc assignments:**  Ad-hoc assignments related to credit risk, portfolio analytics, strategy inputs to senior management etc. from time to time.

# Job Description

| Desired Profile |
| --- |
| • Minimum Qualification – Bachelor's degree in finance, economics (Master's preferred), CA, MBA<br>• Minimum 8 years of experience in secured and unsecured retail lending space in risk and policy role at a Bank / Large NBFC; experience in formulating and implementing credit policies and system automation.<br>• Good understanding of Indian retail lending market including digital lending and fintech space<br>• Candidate should possess effective communication and presentation skills, stakeholder management, team management capabilities and inclination towards automation and extensive use of analytics |