

Job Description

POSITION DETAILS			
Functional Designation	National Credit Head	Department	Credit
Sub Department		HR Grade	VP / SVP
Location	NA	Reporting Manager	CCO
Job Purpose			
<p>We are seeking an experienced and skilled National Credit Head to lead our credit team and oversee the credit operations of our NBFC. 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>			
Principal Accountabilities			
<ol style="list-style-type: none"> 1. To review and overview the Credit appraisals and Underwriting of all Unsecured cases PAN India.He will also be responsible for Analyzing and Managing portfolio risk and maintaining portfolio. 2. Duties & Responsibilities (List in the order of importance the duties & responsibilities of this job) 3. Credit Underwriting and Loan Appraisals of all Unsecured Cases PAN India. 4. Decisions on the cases sent by branches. 5. Monitoring the portfolio quality on regular basis. 6. Business and collection review with the team. 7. Personal Discussion with customers/DSA of High-Ticket cases in locations. 8. Weekly/Monthly Review of TAT of all Unsecured Loans PAN India. 9. Monitor the quality of appraisals done by local credit manager at branch location. 10. Recruitment of credit managers in new locations. 11. Visit to Delinquent customers to understand the credit learnings. 12. Visit to existing customers to understand their current business and assess the PD done by local credit managers. 13. Review the product policy once in 6 months and update to mitigate risk in portfolio. 14. Conduct audits at locations to understand the credit underwriting and appraisal quality of local credit. 15. Recruitment of Vendors PAN India as per requirement. 16. Regular review of process at all locations and understand the gaps/risks in process flow of loan execution. 17. Responsible for all quality initiatives of Unsecured department such as driving Kaizens in the team and executing quality related projects. 18. Develop new loan products which suit the requirements of customers and maintain compliance. 19. Resolve and guide all queries of credit team in regular operations. 20. Appraisal of credit team of their KRA's every quarter. 			
Desired Profile			

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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 10 years of experience in credit risk management, with at least 5 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