



Job Role	Credit Officer
Location	Navi Mumbai / Mumbai / Pune
Designation	Chief Manager / Manager
Department	Credit Department
No. of Posts	1
Qualification	i) Bachelor's Degree from Govt. recognized University ii) Preferred Qualification: CA / CFA / ICWA / CAIIB
Experience	Preferably min. 5-7 years of experience as Officer / such other position at Zonal / Regional Offices in handling / analysing Credit Portfolio with any reputed Co-op. Bank / Nationalised / NBFC / SFB or any other such relevant Institution.
Age	Preferably below 50 years , however relaxation may be allowed for deserving case.
Probation	Candidate selected shall be on probation for period of 1 year from date of joining of bank.
Duties & Responsibility	Reporting to Zonal Head / General Manager - Credit Department i) Ensuring quick and timely appraisal of new and existing credit proposals with analysis of financial statements. ii) Timely completion of Renewal / Review of existing proposals, including Credit Risk. iii) Ensure compliance of due diligence guidelines as per latest RBI notifications. iv) Submission of periodical reports on credit facilities sanctioned, renewed or reviewed to higher authorities, any external agencies and government authorities. v) Assessment of Credit proposals, Credit Monitoring & follow-up.
Core Competency	i) Thorough knowledge of Financial analysis & logical interpretation ii) Candidate to have robust understanding of current RBI instructions and demonstrate experience in effectively managing high value credit proposals.

*** Selection of candidate will be based on past experience & performance in interview.**