

ASSOCIATE MANAGER - SME BANKING OFFICER

The position holder is responsible to generate business for Business Banking division of the branch, achieve budgeted numbers of Assets, Liabilities & Income assigned during the year and manage the credit requirements at the Branch for needs that may arise from time to time on SME-S & SME-Middle Market Customers. An Opportunity is available in HOB.

THE JOB

- To understand strategy, business plan & operations plan relating to SME segment, in terms of segment mix, portfolio mix & such other factors that will help achieve the targets
- To be up-to-date on all applicable policies, procedures & guidelines
- To periodically map all customer segments & business opportunities that hold potential for SME segment within the assigned Branches
- Provide inputs to refinance on business opportunity for credit line
- Acquire new customers and mine existing customers to increase business
- Acquisition of new customers to grow the portfolio generate fee income, Net interest income and maintain product mix during the year as per the target assigned
- Co-ordinate with central credit team, legal, central ops team to manage credit sanction and credit delivery of files within the overall TAT as expected
- Manage middle market customers and their day to day operational requirements
- Ensure safe keep of all data & documents as per policy
- To establish a robust internal control environment that is periodically reviewed & strengthened, through self-audits, periodic checks as per policy
- Maintain zero tolerance with respect to adherence to all current and upcoming regulatory requirements including KYC and ALM
- Ensure high levels of customer service orientation and application of bank policy
- Provide appropriate MIS for each business line that helps in decision making

THE PERSON

- Should have a Bachelor's degree in Commerce, Finance, Management, Economics, Banking or related field and/or partly qualified in CIMA/CA/CIM, Diploma in Credit Management
- Possess around 8 years of experience in banking out of which 5 years should be in branch banking
- Possess strong negotiation, communication & co-ordination skills
- Excellence in Planning & Organizing, Relationship Management & Leadership Skills

Please login to <https://www.ndbbank.com/careers> to apply on or before **22nd October 2023**

We will correspond only with the shortlisted applicants

"We are an equal opportunity Employer"



The future is banking on us

Vice President Human Resources