

EXECUTIVE – RETAIL CREDIT (CREDIT OFFICER – SME – S – CENTRALIZED CREDIT)

To ensure efficient execution of SME – S Financing applications, in compliance with quality underwriting standards that supports sustainable growth of business and as agreed SLAs.

THE JOB

- To understand the strategy and plan of each business line and accordingly align to the SME-S operations plan.
- Ensure an independent preparation and review of credit facilities as per the policy.
- Ensure credit structuring / re-structuring is in adherence to applicable policy and underwriting standards.
- Preparation of credit appraisals and recommendation for approvals adhering to DLA.
- Provide assistance to establish a robust internal control environment that is periodically reviewed and strengthened, through self-audits, periodic checks and such others, as per the policy.
- To provide an understanding of the respective business needs and setting operations goals.
- Ensure complete compliance of all SME-S applicants with all applicable regulations, policies and operational guidelines both internal and external, with zero violations and recommending applicants to the approving level adhering to the agreed SLAs.
- Ensuring complete compliance of all reschedulment requests and recommend to the approving authority.
- Work with all stakeholders to establish high customer service standards of Retail Credit.

THE PERSON

- Possess a Diploma in Banking / Credit Management or any other equivalent professional part qualification and possess at least 6 year's experience in Banking OR Possess a Bachelor's Degree in Finance or related field and possess at least 4 year's experience in Banking.
- Ability to read and understand financial reports and basic knowledge in markets / segments.
- Fluency in verbal and written Tamil language would be an added advantage.
- Excellent interpersonal skills and effective verbal, written and communication skills.
- Be computer literate and possess knowledge in MS Office package.

Please login to <https://www.ndbbank.com/careers> to apply on or before 12th June 2024



We will correspond only with the shortlisted applicants

"We are an equal opportunity Employer"



Vice President Human Resources