

# JUNIOR EXECUTIVE – CREDIT OFFICER – SME – CENTRALIZED CREDIT

The job holder is responsible in ensuring efficient execution of SME-S Financing Applications, in compliance with quality underwriting standards that support sustainable growth of business and as agreed SLAs.

## THE JOB

- To understand the strategy & plan of each business line and accordingly align to the SME-S operations plan.
- To provide inputs for developing robust credit underwriting standards.
- To understand SLAs applicable to different types of credit, customer segments and such others, as per policy.
- Provide assistance to develop policies or provide inputs for all applicable policies that helps in policy-driven execution of the SME-S operations.
- Provide assistance to establish a robust internal control environment that is periodically reviewed & strengthened, through self-audits, periodic checks and such others, as per policy.
- To ensure that early warning systems are active to detect NPLs, non-compliances and such others.
- To sensitize the sourcing units / staff members who are handling Home Loans periodically, on the importance of zero-tolerance with respect to adherence to credit policy.
- To ensure an independent preparation & review of credit proposals, as per policy.
- To ensure credit structuring / re-structuring is in adherence to applicable policy & underwriting standards and to periodically, review credit underwriting standards and provide inputs for reduction in NPL & loan losses.
- To ensure an independently preparation & review of Technical appraisals (especially with related to technical aspects of the collateral), credit proposals, as per policy.
- Check eligibility and recommend limit enhancement.
- Preparation of Credit Appraisals and recommend for approval adhering to DLAs.
- Ensuring complete compliance of all Reschedulment requests and recommend to the approving authority.
- To periodically, review credit underwriting standards and provide inputs for reduction in NPL & loan losses.
- Work with all stakeholders to establish high customer service standards of Retail Credit.

## THE PERSON

- Possess a Full / Part Qualification In Banking and Finance or in Equivalent Professional Qualification.
- Possess 4-6 years' of experience in banking & experience in Credit would be an added advantage.
- Ability to read and understand financial reports and basic knowledge in markets / segments.
- Possesses excellent interpersonal and customer service skills.
- Be attentive to detail.

Please login to <https://www.ndbbank.com/careers> to apply on or before 27th February 2025

We will correspond only with the shortlisted applicants

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Vice President Human Resources