



## MHA\$ Rural Housing & Mortgage Finance Ltd

### **Credit Officer:**

- ✓ Credit recommending and sanctioning authority, responsible for analysis of loans as per the Policy Manual.
- ✓ Accountable for the credit quality of the loan underwritten and portfolio, including the due diligence, of the portfolio included in their markets.
- ✓ Ensuring accurate and appropriate analysis of applicant's credentials, including financial analysis & various associated financial ratios for credit decision, as per the Policy Manual.
- ✓ Responsible for initiating personal Discussion before recommending proposal besides recording all the factual events/observations/discussions to facilitate credit decision by the sanctioning authority.
- ✓ Preparing and monitoring system related MIS and data updating for the requirement of the administration of the loans as per the Loan Policy Manual.
- ✓ Being the first person verifying the post disbursement documentation completion and compliance of all conditions including the sanction terms and conditions stipulated on deals.
- ✓ Visits to outstation branches/units as per the instructions of the competent authority in relation to the matters connected with Credit Appraisal/PD/Sanction matters.

**Qualification:** Any Graduate

**Experience:** Min 2-5yrs in relevant industry

**Salary:** According to Industry Standard