



MAHA RURAL HOUSING & MORTGAGE FINANCE LTD

Designation: Credit Officer
Sub-Department: Credit Operations
Department: Credit Management

Job Duties:

- 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.

Required Skills:

- Excellent communication and interpersonal skills
- Ability to communicate and function professionally with all levels of personnel and Business partners across the organization
- Excellent customer contact skills; comfortable asking questions/ interviewing customers about their financial situation
- Able to take "full ownership" of issues until they are completely resolved
- Attention to detail
- Good observation and listening skills

Education Qualification:

Candidate should have completed Graduation

Experience:

Min 2-5 Yrs. in relevant industry

Salary: According to Industry Standard