

Senior Manager - Credit Review

The job holder is responsible to make an independent assessment of the credits proposed by the business line and guide business line in structuring facilities with a view of safe guarding Bank's interest and approve facilities in line with Delegated Lending Authority (DLA) limits

The Job:

- Ensure an independent review and approval of credit proposals as per policy including approval of TOD/ Excesses
- Join business line in customer visits at various stages of evaluation to understand the customer requirements and facilitate credit structuring and ensure credit structuring / re-structuring is in adherence to applicable policies and underwriting standards
- Ensure timely review of watch-list accounts / NPLs and to support in soft-recovery of PNPLs, NPLs
- Review and approve impairment assessment of stressed accounts carried out by business lines, as per policy
- Function as a member of the Branch Network Credit Committee/ Retail Banking Credit Committee representing Credit Review Division (CRD)
- Participate at Corporate Credit Committee when discussing branch credits
- Ensure pre-approval of employers, institutions for retail products, as per policy and DLA
- Actively get involved in and provide necessary inputs for developing products/PPGs
- Periodically review credit underwriting standards and provide inputs for reduction in NPL and loan losses
- Conduct training / briefing sessions to business lines on credit / impairment on a need basis

The Person:

- Possess Banking or a degree/equivalent professional qualification in Commerce, Finance
- Possess over 12 years of banking experience with minimum 4 years exposure to credit evaluations, structuring
- Having experience working in a business line (preferably a branch) is an advantage
- Possess sound knowledge in Financial Analytics, lending policy and practices of the Bank and relevant regulatory & statutory requirements
- Strong interpersonal skills
- Excellent verbal and written communication skills
- Good team player and possess the ability to work under pressure
- Be a strategic thinker with commercial acumen

Please login to <https://www.ndbbank.com/careers> to apply on or before 11th May 2022

We will correspond only with the shortlisted applicants

"We are an equal opportunity Employer"



Vice President,
Group Human Resources

