

Job Description

Role	Credit Officer
Location	PAN India
Business Unit	Any Unit of Aditya Birla Capital
Job Purpose	
<p>The purpose of this job is to:</p> <ul style="list-style-type: none"> • Review credit proposals and carry out the required due diligence within the stipulated turnaround time • Coordinate with the sales team for the resolution of credit risk concerns • Recommend proposals to Area Credit Manager, Regional Credit Manager, Zonal Credit Manager, National Risk Manager, and Credit Committee for decision/ approvals on the case • Assist the Senior Credit Analyst with a review of simple loan proposals and carry out timely due diligence • Review credit loan proposals by analyzing the client's creditworthiness, Company profile, Bureau credibility, repayment track record, average bank balance & adherence to other internal credit norms • Maintain thorough documentation as per stipulated process for effective tracking of proposal documents and TAT • Monitor the loan portfolio performance by analyzing covenants for deviations and checking sanction conditions put in the proposals at the time of approvals • Prepare MIS & trend charts on portfolio progress/variances/defaults for all the loans during their credit life cycle to share with the Regional Manager and Stakeholders • Handle customer escalations and complaints during and post disbursements – replies to mailers, correspondences with coordination with the Sales team • Contribute over and above to the productivity norms by being agile and also supports the business team by doing regular vendor visits 	
Key Result Areas	<ul style="list-style-type: none"> • Credit Review Process • Documentation & MIS • Process Management • Productivity