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| <b>Job Role</b>                    | Credit Officer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Location</b>                    | Navi Mumbai / Mumbai / Pune                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Designation</b>                 | Chief Manager / Manager                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Department</b>                  | Credit Department                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Qualification</b>               | i) Bachelor's Degree from Govt. recognized University<br>ii) Preferred Qualifications: CA / CFA / ICWA / CAIIB                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Experience</b>                  | Min. <b>5-7 years</b> of experience as Officer / such other position at Zonal / Regional Offices in handling / analysing Credit Portfolio with any reputed Co-op. Bank / Nationalised / NBFC / SFB or any other such relevant Institution.                                                                                                                                                                                                                                                                                                                                                          |
| <b>Age</b>                         | Preferably below <b>50 years</b> , however relaxation may be allowed for deserving case.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Probation</b>                   | Candidate selected shall be on probation for period of <b>1 year</b> from date of joining of bank.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Duties &amp; Responsibility</b> | Reporting to Credit Department - Head / DGM / GM<br>i) Ensuring quick and timely appraisal of new and existing credit proposals with analysis of financial statements.<br>ii) Timely completion of Renewal / Review of existing proposals, including Credit Risk.<br>iii) Ensure compliance of due diligence guidelines as per latest RBI notifications.<br>iv) Submission of periodical reports on credit facilities sanctioned, renewed or reviewed to higher authorities, any external agencies and government authorities.<br>v) Assessment of Credit proposals, Credit Monitoring & follow-up. |
| <b>Core Competency</b>             | i) Thorough knowledge of Financial analysis & logical interpretation<br>ii) Candidate to have robust understanding of current RBI instructions and demonstrate experience in effectively managing high value credit proposals.                                                                                                                                                                                                                                                                                                                                                                      |

**\* Selection of candidate will be based on past experience & performance in interview, relaxations may be considered in age or qualification criteria if candidate found suitable for the post.**