

TERMS OF REFERENCE

Job holder name:	Designation:
Job grade:	Directly reports to:

Job purpose {define the key aspects of the role briefly – why does the job exist?}

The job holder is responsible to cater to seamless banking services to corporate clients by acting as a bridge between the client and the Bank.

Key responsibilities {define the key duties and responsibilities of the job}

1. Loan Origination

- a. Handling walk-in customers.
- b. Bringing in new clients.
- c. Meeting clients and organizing meetings as and when required.
- d. Advise clients on business and financial matters.
- e. Responsible for building and maintaining high level contacts with current and prospective customers and other business and project partners;
- f. Responsible for ensuring that the entire project proposal received is as per the lending guidelines of the Bank and Royal Monetary Authority Prudential Regulations (RMA PR).
- g. Responsible for ensuring all customer complaints related to corporate clients are addressed properly and redressed on time.

2. Loan Negotiation

- a. Obtain loan application and complete documents from customers as per the checklist.
- b. Generation of CIB report and verify past track record from the system.
- c. Assessment of the applicant's eligibility for the loan and forward to Project finance team for project loan proposals.
- d. Updating and submission of credit exposure for existing corporate clients.
- e. Preparing sanction letter for clients.
- f. Carry out field inspections.
- g. Disbursement of loans.
- h. CRST noting, LMS noting

3. Loan documentation

- a. Safe keeping of original loan documents.
- b. Preparing the documents for noting of charges with the Registrar of companies.
- c. Follow up/documentation on disbursement sought (both partial and one-time disbursement).
- d. Follow up on updating insurance of the properties.

4. Closing of deal and booking

- a. Loan account opening.
- b. Execution of loan disbursement process
- c. Issuing loan clearance certificates.

5. Credit administration, supervision, monitoring of Warning signals.

- a. Follow up on monthly/quarterly/half yearly/yearly loan instalment deposits.
- b. Responsible for ensuring compliance of regulatory requirements such Related Party Limit, Top 10 borrowers Limit.
- c. Account clarifications and issuance of account statements.
- d. Reviewing of loans, assets and financial status of client's business.
- e. Follow up on financial report of the companies as and when required for submission to Project Finance team.
- f. Monitoring of loan accounts.
- g. Sending reminder letters.
- h. Coordinate with branches for loan monitoring and evaluation.

6. Report and information management

- a. Compile monthly returns.
- b. Submission of monthly/quarterly control reporting.
- c. Responsible for preparation of reports as and when required.
- d. Maintain customer data base.
- e. Maintain communication records.

Areas of contribution {define the key areas of performance measurement}

1. Reviewing and monitoring the loans.
2. Help to reduce NPA
3. Reviewing the prudential limits on credit exposures and standards for loan collateral, portfolio management.
4. Comply with regulatory norms.

Experience & knowledge required {define the experience & knowledge required to do the job well}

Education qualification: Bachelors degree in B.Com/BBA/Economics

Experience: Preference shall be given to candidates with experience in Credit function.

Complexity & judgment {define the job complexities & areas where judgments by job-holder are vital}

1. Able to Communicate clearly and precisely,
2. Able to provide financial management advises to clients
3. Able to understand business plan
4. Good customer service aptitude

Approvals {signatures in this section denote agreement to the job description}

Designation	Signature	Date
Job holder		
Immediate Supervisor		
Human Resource		