

TERMS OF REFERENCE

Job holder name:	Designation: Credit Officer
Job grade: Assistant Manager	Directly reports to: Branch Head/Loan Manager/Head, Credit Division

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

Credit Officer is responsible for providing exceptional customer service including efficient and accurate transaction processing/loan appraisal. Provide uninterrupted services to our customers.

Key responsibilities {define the key responsibilities of the job}

- 1 To carryout appraisal/evaluation of Corporate and retail loans.
- 2 Preparation of loan proposals and submit to Credit Committee as and when required.
- 3 Liaise with the Head Office and Branches on the matters related to credit.
- 4 Draft loan agreement and consortium finance agreement.
- 5 Analyze credit worthiness of existing and while onboarding the loan clients.
- 6 Follow-up constantly with the clients on deposit of EMIs for loans.
- 7 Assist preparation of Management or Board papers as and when required.
- 8 Update of client’s information in the system as and when required.
- 9 Discuss and deliberate all issues related to the clients with the supervisor.
- 10 Provides timely report to the supervisor and other appropriate concerned individuals.
- 11 State book & draft control book checking.
- 12 Lien noting and customer enquiry.
- 13 Responsible for error free Branch opening and/or closing.
- 14 Maintain highest level of confidentiality with all information obtained.
- 15 Perform as a team member in allocating and coordinating the workflow.
- 16 Contribute to the fulfillment of Branch, department and company objectives and goals.
- 17 Comply with Department and company policies, procedures and regulations.
- 18 Perform other duties as assigned by the Supervisor/Manager.

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

Promotes the bank’s products and services and represent the Bank in a manner that maintains and expands positive relations with all customers, potential customers and co-workers.

Authorities & decision making {define the key authorities implicit to the job but not financial responsibilities}

Authorized to crosscheck all the loan vouchers passed by the tellers and ensure that the transactions are free of error (s).

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

Qualification: Minimum qualification of BBA/B.Com/BA Economics with a minimum of 55% in Degree, 55% in Class XII (English + 3 best Subject) & 55% in Class X (English + 4 best Subject)
Skills required: Excellent customer service skills, attentiveness, information retention, tact and diplomacy in dealing with both customers and employees. Mathematical skills. Strong oral & writing skills. Detail oriented and high degree of accuracy. Competence with computers.

Complexity & judgment {define the job complexities & areas where judgment by jobholder is vital}

Ability to provide exceptional customer service including efficient and accurate transaction processing and be answerable and accountable.

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

Designation	Signature	Date
Job Holder		
Immediate supervisor		
Human Resources		