

# Deputy Manager – SME-S Retail Credit

To ensure efficient execution of SME-S advances processing & operations in compliance with quality underwriting standards that support sustainable growth of business and as agreed SLAs.

## The Job

- To evaluate credit proposals & recommend / approve viable proposals as per delegated authority & underwriting standards
- To understand the strategy & plan of each business line and accordingly align the SME-S operations plan
- To understand SLAs applicable to different types of credit, customer segments and such others, as per policy
- To ensure that the team adheres process rigor, credit underwriting standards & SLAs.
- To understand SLAs applicable to different types of credit, customer segments and such others, as per policy
- To establish a robust internal control environment that is periodically reviewed & strengthened, through self-audits, periodic checks and such others, as per policy
- To ensure that the team adheres to the documentary support for all activities and their safe-keep as per policy & regulatory requirements
- To meet portfolio triggers impose time to time and meet all internal & external reporting requirement
- To periodically review process efficiency and propose modification in conjunction with BPR & other relevant departments, as per policy
- To sensitize the team periodically, on the importance of zero- tolerance with respect to adherence to credit policy
- To periodically, review credit underwriting standards and provide inputs for reduction in NPL & loan losses
- To provide inputs and adhere to the integrated risk management framework that protects the bank from all forms of risk –credit risk, operating risk, compliance risk, reputation risk and such others that would be applicable
- To work with the HR team in recruiting qualified staff, managing performance, developing and motivating staff, provision of formal and informal feedback, appraisal and such others
- To conduct in-house training & briefing sessions

## The Person

- Possess a degree/ professional qualification in the field of Finance, Banking , Commerce or any other related field
- Possess 08 years of overall banking experience with a minimum of 6 years exposure to Credit
- Possess skills in Internal Stakeholder Management / staff Management
- Excellent interpersonal skills and effective verbal, written communication skills
- Should be a team player & be able to maintain cordial relationship with other departments/ branch network

Position is at Deputy Manager Level

Please login to <https://www.ndbbank.com/careers> to apply on or before 22nd February 2024.

We will correspond only with the shortlisted applicants

"We are an equal opportunity Employer"



The future is banking on us

Vice President Human Resources