



# The Co-Operative Bank of Rajkot Ltd.

Multi State Co-Operative Bank

## Job Description for Senior Credit Manager

We are looking for a Senior Credit Manager who will be a part of our Centralised Loans & Advances team and will help in maintaining and expanding the advances portfolio of the Bank. We are looking for a financial professional with experience in sourcing large ticket size finances. The role will require but will not be limited to developing risk management solution strategies, conducting credit analysis, credit monitoring and overseeing credit portfolio of the bank.

### Job Roles and Responsibilities:

- Responsible for handling team of sales staff for smaller ticket size loans.
- Proactively soliciting new business, analyze potential loan markets for larger ticket size loans.
- Monitoring of larger size advance accounts by personal visits and other tools.
- Handle customer complaints and provide effective solution for the same.
- Responsible for handling the sales team and branch heads located at various branches of the Bank.
- Establish, develop, and maintain positive relationship with existing and potential customers.
- Coordinating cohesively with Credit, Operation and Compliance Department for smooth functioning.
- Budgeting for Advances and planning and executing marketing and promotional activities in support of sales goals.

### Educational Qualification Required:

- Minimum Qualification – Graduate from a recognized university.

### Experience:

- Minimum 12 years of experience of working in Credit Sales/ Operations in Banking.

### Skills and Attributes Required:

- Thorough knowledge of lending regulations, bank underwriting guidelines and lending practices.
- Ability to adopt well to changes in banking industry and team player attitude.
- Good knowledge of retail products philosophy, documentations, and systems.
- Experience in supervisory responsibilities and successful track record in sales.
- Experience in leading sales team and developing relations to generate business for the Bank.
- Excellent communications skills – both written and verbal.

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