

Function: Credit Risk Assessment

Designation: Credit officer

Role & Responsibilities:

- To assess the business financials of the Proprietorship/Firm/company with good hold on ratio analysis
- To interact with the customer over the phone or personal discussion to understand the business and the loan requirement of the CM and suggesting the suitable product for them
- To guide the sales team and customer on documentation part and to act as an catalyst to complete the documentation
- To assess the rough loan eligibility as per the guidelines of the HDFC Ltd
- To Train sales team regularly on the product norms and documentation part
- To coordinate with Sales people and HDFC to get expedite sanction of the case

Skill Set required:

- Analytical ability
- Good with numbers and ratio analysis
- Thorough understanding of documentation
- Good negotiator
- Positive attitude
- Result oriented and ability to work under pressure.

Candidate Eligibility:

- MBA with good hold on written and spoken English
- Additional qualification like CA, CS, ICWA inter will be added advantage