

ICICI Bank

Credit Manager

Job profiles and competency/skill requirement

The incumbent is responsible for credit underwriting of customers across individual, business banking and rural ecosystems with a focus on 360 degree Banking. Through a superior service, delivery and transaction experience for customers, the Credit Manager gets an opportunity to capture the diverse 360 degree banking needs and offers solutions accordingly. The incumbent works closely with the Sales & Relationship teams to on board value customers for the Bank. The role has a significant contribution towards capturing opportunities across customer segments.

Primary job duties/responsibilities

- Undertake a comprehensive 360 Banking assessment of customers and offer right Banking solutions
- Undertake a thorough and comprehensive single window credit assessment process, which can serve as the enabler to offer right loan products to customers
- Undertake the credit assessment process within defined turn-around-time (TAT)
- Focus on delivering best in class service and transaction experience to customers in every engagement
- Consider key market nuances in the credit underwriting process
- Undertake comprehensive opportunity capturing while conducting credit assessment
- Keep a focus on creating high quality portfolio
- Manage the complete life-cycle of loan process, through credit application till disbursement
- Keep a track of market factors, indices, policies and regulations and identify the impact on credit portfolio and decisioning
- Ensure post disbursement documents and covenant management
- Work closely with internal teams such as legal, technical valuation, filed investigation, risk containment amongst others
- Monitor loan utilization, repayment capacity, adherence to policy/guidelines and loan covenants and other critical process and compliance checks

Experience:

- Should have an analytical bend of mind
- Basic knowledge of financing and financial statement
- Collaborative and orientation to work in cross functional teams
- Should have an orientation to learn
- Conceptual understanding of risk and risk mitigation strategies
- Basic Orientation for business and analytical acumen
- Basic understanding of financial analysis, balance sheet and profit and loss accounts
- Ability to assess impact of policies, rules and regulations on portfolio
- Strong communication (both oral and written) and negotiation skills
- Attention to detail
- Exposure to analytics would be an added advantage

- Ability to articulate own point of view