

CREDIT OFFICER Bharat Enterprise

Grade:	Deputy Manager		
Business:	Corporate Center	Department:	Retail Credit
Location:		Sub-Department:	Rural Credit
About Rural Credit			
Rural Lending is a part of Retail Credit and caters to all financial needs of the Rural Clientele including Farming community, Farm Mechanization ie Tractor & Harvester, Traders & Processors mostly based out of Rural & Semi Urban areas along with the credit needs of the industries dependent on the Agriculture /allied activities and MSME businesses based in rural areas, and Micro Finance, which is Lending to economically active poor Women under Joint Liability Group.			
About the Role			
The Credit Officer manage the credit activities and processes the proposals of Rural Credit vertical for the designated Credit Areas and ensures adherence to the processes designed by the bank.			
Key Responsibilities			
<ul style="list-style-type: none"> • Preparation of the credit proposals by providing quick insight as a part of the sanctioning authority and by ensuring adherence to the standard process, Turn Around Time and decision consistency • Ensure the quality of proposals and credit appraisal to minimize delinquency and build portfolio of expected quality. • Gather market intelligence with other financial institutions and entities to understand the market dynamics and risk trends, and to use necessary information for taking credit decisions • Manage the relationship with various functions and departments within the bank to ensure collaboration and alignment to organizational objectives • Ensure timely completion of key deliverables, audit queries and adherence to the rural credit policy/ scheme 			
Qualifications Desired			
<ul style="list-style-type: none"> • Graduation/ Post- Graduation 			
Role Proficiencies:			
<ul style="list-style-type: none"> • Knowledge of credit, preferably Working Capital Loans and Loans to MSME and product trends • Knowledge of regulatory guidelines and norms • Good communication (both verbal and written) skill in both English and the local language 			
About Axis			
<p>Incorporated in 1994, Axis Bank is one of India's most trusted banks & the third largest in the private sector. At Axis Bank, customer centricity has always been the foundation of our business. Our efforts to address the requirements of a diverse customer cross-section are powered by robust infrastructure, advanced technology, a comprehensive monitoring & control framework & a large talent pool.</p> <p>The Bank has a young & engaged workforce of over 60,000 employees, with an average age of 30 years. We are an equal opportunity employer & believe in empowering our employees by offering rich roles, learning opportunities & flexibility to chart their career, their way.</p>			