

Head – Credit (AGM/DGM)

Looking for candidates:

- To oversee and manage the Bank's credit portfolio having a minimum of 10 to 15 years in a senior managerial position handling credit operations in a Co-operative Bank, Commercial Bank.
- To ensure sound appraisal & sanction of advances while maintaining asset quality and compliance with RBI and Co-operative Banking regulations.
- Responsible for the attainment of lending objectives and the overall direction and operations of the credit department, including individual loan and portfolio quality.

Location : Malad (West), Mumbai

Qualification:

Essential: - Graduate/ Post Graduate Degree.

Desirable: - CAIIB, IIBF certification in credit Management, MBA Finance.

Responsibilities include:

- Strengthening the Bank's credit processes, minimizing risk exposure, and supporting business growth through prudent lending practices
- To scrutinize, evaluate, and recommend various credit proposals including retail loans, MSME advances, mortgage loans, gold loans, and commercial credit facilities.
- Conduct detailed analysis of financial statements, banking transactions, repayment capacity, cash flow, profitability, and creditworthiness of borrowers.
- Ensure that all loan proposals are processed in accordance with the Bank's credit policy, RBI guidelines, and approved delegation powers.
- Verify collateral securities, valuation reports, legal opinions, CIBIL reports, and other related documents before recommending sanction.
- Review high-value and sensitive proposals and place recommendations before the competent authority or Board Committee.
- Continuously monitor the quality and performance of the Bank's loan portfolio.
- Review overdue accounts, Special Mention Accounts (SMA), and Non-Performing Assets (NPA) on a regular basis and initiate timely corrective measures.
- To monitor sector-wise, branch-wise, and product-wise credit exposure to ensure balanced portfolio management.
- Ensure periodic review and renewal of credit facilities as per regulatory requirements.
- To identify early warning signals in stressed accounts and recommend appropriate risk mitigation measures.
- Ensure adherence to RBI regulations, Co-operative Department norms, and internal credit risk frameworks.
- To assist in formulation, revision, and implementation of credit policies, exposure norms, underwriting standards, and risk management systems.
- To coordinate with internal audit, concurrent audit, statutory auditors, and compliance departments regarding matters related to advances and credit operations.
- Ensure proper documentation, security creation, and compliance before disbursement of loans.
- Monitor exceptions, irregularities, and deviations in credit proposals and recommend corrective action.
- Supervise recovery performance of branches and monitor overdue and delinquent accounts.
- Coordinate with the recovery and legal departments for initiation of recovery proceedings under

SARFAESI Act, arbitration, DRT, or other legal mechanisms.

- Review compromise settlements, One Time Settlement (OTS) proposals, and recovery action plans.
- Ensure timely follow-up and monitoring of high-risk and stressed accounts.
- Organize training programs and knowledge-sharing sessions for branch officials on credit appraisal & RBI compliance.
- Prepare and submit various MIS reports related to advances, sector exposure, recovery performance, NPAs, provisioning, and portfolio quality to senior management and Board Committees.
- Ensure timely submission of regulatory returns and data related to advances and credit monitoring.

Designation and Compensation:

Designation and Compensation will be commensurate with qualifications & relevant experience

Any of the above criteria may be relaxed in the case of deserving candidates, at the sole discretion of the Bank's Management.

Interested candidates are requested to e-mail their latest resume at career@citizencredit.bank.in by October 31, 2026 with subject –**Application for AGM/DGM - Credit**