

Position Title: General Manager
Department: Credit Department
Reports to: Chief Executive Officer

Position Summary: Direct the credit function focusing on credit appraisal, administration, collateral and risk analysis. Responsible for achieving the overall yearly targets on reach, volume, reduction of NPL etc., in relation to lending operations and the overall loan portfolio of BDB. As a member of the senior management team, share responsibility for the overall performance and activities of BDB and participate in making decisions in the relevant committees.

Essential Functions:

1. Responsible for overall functioning and management of the Credit Department
2. Recommend appropriate changes to the Credit Manual, credit policies and procedures, if required
3. Delegate authority, accountability and proper job responsibilities to the employees under the Credit Department
4. Develop and manage the loan and credit disbursement process
5. Provide job responsibilities to the new officials under the Credit Department and submit it to HRM Division
6. Implement and manage the credit risk assessment using Credit Scoring Model (CSM) to evaluate the client's eligibility for the proposed loan
7. Coordinate and provide timely advice for proper functioning of Branch Credit Committee
8. Facilitate the preparation of Annual Work Plan and setting of overall targets for the Credit Department and Branch Offices
9. Timely conduct of relevant Credit Committee Meetings to discuss the loan proposals for appropriate decision and information dissemination
10. Preparation and submission of consolidated monthly progress report to the Management for decision making
11. Conduct quarterly meetings to assess the Branch Offices' performances and provide feedback to improve the performance
12. Timely monitoring of loan proposals approved by Head Office Committees to ensure that the fund proceeds are not diverted to unproductive activities
13. Coordinate with the Chief/Branch Managers to correct the data mismatch in the system
14. Approve leave for the credit officials under the Credit Department

15. Authorize the official movement of the Chief/Branch Managers and credit officials under the Credit Department
16. Scrutinize and pass TA/DA claims of the Chief/Branch Managers and the Credit Officials as per the Service Rules in force
17. Develop skills of sub-ordinates through goal-setting, coaching, delegation, training, counselling and performance management
18. Report any operational lapses especially on non-compliance to loan related procedures to the Management
19. Revision of PMS parameters for the Credit Officials based on Annual Work Plan
20. Assess the performance of the Credit Officials under Credit Department and timely submission to HRM
21. Maintain a proper coordination between Departments/Divisions/Branches/External agencies
22. Act as a bridge between the Management and staff for better communication and coordination
23. Undertake any other task assigned by the supervisor

Other Responsibilities:

1. Serve as a member of the senior management team and provide strategic and operative assistance to the CEO
2. Promote image of the Bank by speaking, acting responsibly, showing courtesy and positive attitude to others
3. Carry out other task as and when instructed by the supervisor
4. Maintain proper documentation
5. Observe code of conduct by maintaining confidentiality of information and punctuality at all times
6. Declaration of Conflict of Interest wherever required
7. Diligent use of office resources (turning off the electrical appliances/equipment, close the water tap when not in use, etc.)
8. Maintaining proper and clean office decorum at all times

Employee Management:

1. Ensure that the employees within the division maintain the highest standards of professional conduct, ethics, integrity, and control in execution of their daily activities
2. Take overall responsibility for the identification of the training needs of the Credit Officials
3. Mentor and coach subordinates to develop the team's capabilities for succession planning