

Position Title: Credit Officer / Credit Assistant

Department: Branch Office

Reports to: Chief Manager / Branch Manager

POSITION SUMMARY: Manage assigned branch office functions, which may include loan appraisals, repayment collections, client counseling, creating awareness about BDB loan products, savings facilities, monitoring and supervision of projects, making disbursements on time, mobilize savings, etc.

ESSENTIAL FUNCTIONS:

1. Assist the Chief Manager/Branch Manager in day to day functioning of the Branch Office.
2. Assist the Chief Manager/Branch Manager in planning
3. Loan proposal should be appraised within 10 working days
4. Proper project appraisal as per the Credit Manual
5. Timely disbursement of loans
6. Mobilize savings
7. Project site visit as and when required
8. Disbursement of loans as per the approved project timeline
9. Ensure that timely repayments are made/collected by the clients
10. Monitor, supervise and evaluate projects financed and submit written report to supervisor
11. Restructuring/rescheduling payment schedules as per the approval
12. Enhancement/Renewal of OD as per Credit Manual
13. Creating awareness and promotion of BDB activities to the general public
14. Carry out back office transactions whenever necessary.
15. Appraisals of loan proposals in light of the project viability and clients' capacity to take up the project
16. Explain the loan procedures to the potential clients and the general public
17. Preparation of month end reports
18. Make fund projection based on demand and submit to Branch Manager for consolidation for further submission to Head Office.
19. Ensure that all the repayments are well accounted for in the system
20. Ensure smooth delivery of credit by distributing the standard application forms, assisting in their completion and processing them through proper channel as expediently as possible.
21. Timely Follow up on loan recoveries
22. Assumes the role of Chief Cashier/ Joint Chief cashier
23. Preparation of Bank Reconciliation Statement
24. Take appropriate action against defaulters according to individual circumstances to ensure that a good loan portfolio is maintained and sound credit discipline is maintained.

25. Deposit all repayments collected at field to the Branch Office in a timely fashion.
26. Timely updating of repayment/deposit collected at field in the system.
27. Monitor, supervise and evaluate projects financed from Head Office.
28. Review branch profitability and Portfolio at Risk (PAR) periodically
29. Promptly answer queries of the customers and provide correct information regarding credit products or services over phone or in person
30. Assist or guide the customers to provide prompt, efficient and effective service
31. Supervision and monitoring of the Community Centre offices
32. Preparation of reconciliation statement of the Community Centre offices
33. Assist the Banking officer/Banking Assistant (if required)
34. Assist the Chief Manager/Branch Manager in providing training on BDB products and services to the Community Centre Officers.
35. Preparing month end cash verification reports of Community Centre offices (verified by Chief Manager/Branch Manager) and submit to Banking Department on a monthly basis.
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OTHER RESPONSIBILITIES:

1. Promote image of the Bank by speaking, acting responsibly, showing courtesy and positive attitude to others.
2. Contribute to enhancing customer satisfaction
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.
9. Act as back up of other staff during their absence.
10. Shall officiate in the absence of CM/BM and ABM.
11. For the Branch category C and D, the Credit Officer and Credit Assistant has to perform the job responsibilities of both Credit and Banking operations.
12. Credit officer and credit assistant