

# Coastal Local Area Bank Ltd

## Corporate Office :: Vijayawada

Coastal Local Area Bank Ltd, the premier Local Area Bank in India, which has an excellent track record of performance since its inception, is looking for dynamic and energetic team players who can bring in the best practices of the industry with innovative and creative approach for providing world class banking experience to clients.

### Job Description: Chief Credit Officer

#### Compensation:

- Commensurate with the qualification, experience and profile of the candidate.

#### Working location:

- Corporate Office, Vijayawada, Andhra Pradesh.

#### Qualification:

- Graduates with additional qualification of MBA/ PGDBM in Finance.

#### Experience:

- 10-15 years banking experience in credit administration, delivery of Corporate, SME & Retail advances, of which at least 3 years in credit sanctioning;
- Minimum 3 years experience in senior level management/leadership capacity;
- Knowledge in processing of proposals, credit analysis, stressed assets management, restructuring etc
- Operational, legal and credit risk across asset classes;
- Strong project understanding, ability to translate desired business concepts to actual process implementation;
- Understanding of applicable regulations, - RBI/Other regulatory requirements on prudential norms, asset classification etc .
- Handling Loan Originating System and Loan Life Cycle Management System.

#### Key Responsibility Areas:

- Support to business plans and strategy;
- Responsible for credit growth, credit expansion and delivery;
- Market research and introduction of tailor-made products for clients of different segments;
- Credit Policy - Sector/industry wise risk matrix and mitigation of credit risk;
- Process re-engineering in the areas of credit appraisal, conduct of the advances etc.
- Asset quality, sanctions, and monitoring;
- Foster channel financing and marketing/customer acquisition.