



**The Zoroastrian Co-operative Bank Limited**  
**(Multi-State Scheduled Bank)**  
***The Bank that is Big on Tradition & Trust***

**JOB PROFILE OF CREDIT HEAD**

<b>QUALIFICATION</b>	:	Graduate Candidates with Banking certifications like JAIIB and CAIIB will be given preference.
<b>WORK EXPERIENCE</b>	:	Banking experience of 10 years of which minimum 3 years should be in the Credit Department.
<b>CTC</b>	:	As per industry standards on the basis of experience and banking knowledge.
<b>JOB PROFILE</b>	:	<ul style="list-style-type: none"><li>• The Candidate should possess thorough knowledge of credit appraisal including Balance Sheet analysis – Retail as well as Corporate credit proposals, Consortium finance, Credit rating, Credit risk, CIBIL, Company law, Registration procedures and documentation.</li><li>• The Candidate has to be well conversant / updated with the Reserve Bank of India guidelines, Co-operative Banks' Rules and Regulations as also the Bank's Credit / Risk Policy.</li><li>• The Candidate will be responsible for placing credit proposals to competent sanctioning authorities.</li><li>• He / she will also be responsible for monitoring, inspection, supervision and control of Credit Portfolio and will ensure that quality of assets are maintained.</li><li>• He /She will help all branches to drive their business growth.</li></ul>
Interested candidates eligible for the above positions may apply by <b>31<sup>st</sup> March, 2023</b> and upload their CVs on <a href="mailto:bankjobs@zcbi.in">bankjobs@zcbi.in</a> .		