

## The Company

Capital Trade Links Limited is one of Leading Finance Company are poised for explosive growth in India. We are a rapidly growing organization with a current team size of 30+ which includes smart, young and energetic individuals having different experience of the Finance Industry and running by the Professional having vast experience in Finance and Other related Sectors.

## The Role- Head, Credit & Risk Analyst

The incumbent will report to the CEO of the company and will be part of the senior leadership. The successful candidate will be responsible for devising credit policies and monitoring the risk and health of the portfolio. Candidate will be responsible for recruiting, and managing a team and will also be interfacing with cross-functional departments such as technology, analytics and sales. The ideal candidate will have experiencing devising credit models, and score cards and automating the underwriting process. This role involves assisting in negotiating lines of credit, and gaining experience with rating agencies. The role also involves negotiating and building relationships with credit bureaus, regulators and key stakeholders. The candidate will be responsible for presenting weekly and daily MIS. Candidate will be encouraged to travel across various field offices and also represent the Company at industry events.

**This is a high impact role with great visibility across various functions and the incumbent should have:**

- Combines creativity, problem-solving skills, and a can-do attitude to overcome any obstacle
- Rigorous – asks hard questions, validates assumptions, connects the dots
- Willing to work for a start-up and go the extra mile
- Willing to work independently with little or no supervision

## **Expectations**

- Credit underwriting with appropriate loan sanction authority
- Devising score cards and automating credit underwriting and approval process
- Implementation of policies, procedures, and underwriting guideline
- Implementation of loan decision with technology teams to have a smooth automated loan process
- Maintenance of TAT and optimizing it over time
- Compliance with policies and procedures
- Support sales team in maintaining partner relationships
- Co-ordination for disbursement and operations teams

## **Duties and Responsibilities**

- 7+ years of experience in unsecured products and at least for 5 years with a NBFC / Bank
- Should have managed a team
- Proficient in MS Excel and MS PowerPoint
- Shown success as an individual contributor as well as team leader
- Have consistently demonstrated ability and commitment to deliver on major projects

Remuneration will be as per Industry Standard....