

Company profile: Capital First (CFL) is a systemically important NBFC with record of consistent growth & profitability and focus on MSME financing. Warburg Pincus, global Private Equity player, has majority stake (+65%) in CFL. The company is led by a dynamic leader, Mr. V. Vaidyanathan as CMD who joined CFL from ICICI Prudential where he was the MD and CEO. CFL has total loan AUM of Rs. 180 bn and presence covering ~222 towns in India. For further details about Capital First please visit our website www.capfirst.com

- The “Fastest growing NBFC in India”.
- Company is AA+ rated by the top rating companies.
- Dun & Bradstreet has included us in the premier league of TOP 500 Companies in India.

Job Title	Credit Officer
Job Grade Range	Graduate Trainee
CTC	INR 3 - 3.8 LPA
Reporting To	Credit Manager
Locations	Multiple Locations
Job Description	<p>- The incumbent will be responsible for underwriting loan proposal as per the laid down policies & procedure to honor the agreed SLAs and manage city/area business volumes.</p> <p>- To conduct personal discussion with customers to establish Credit worthiness.</p> <p>- To ensure completion of credit/KYC documents and verification- telephonic, field & collateral visits.</p> <p>- To prepare Credit Appraisal Memo (CAM).</p> <p>- To coordinate with sales to achieve targets and ensure TAT or SLAs are met.</p> <p>- To ensure credit policy adherence to the accepted standards.</p> <p>- To control and contain front-end delinquencies by calling up customer on first presentation.</p>
Desired Candidate profile	<p>At CFL the following traits defining potential & other criteria play an important role.</p> <p>Communication Skills: Promotes a free and timely flow of high-quality information between self and others and across the organization. Encourages the open expression of ideas and opinions. Attentively and accurately listens to others.</p> <p>Interpersonal & Team Management: Establishes relationships and enhances the levels of cooperation, collaboration, and trust that exist between people, interacting with others personally, competently, and effectively. Establishes relationships inside and outside of the organization on opportunities to create value. Demonstrates and fosters a sense of urgency, a “can-do” spirit, a sense of optimism, ownership, and strong commitment to achieving goals and organizational success.</p> <p>Agility: Responds resourcefully, flexibly, and positively when faced with new challenges and demands. Willingly and effectively deals with the stress and complexities of various situations. Moves forward productively under conditions of change or uncertainty.</p>

Leverages fresh perspective, breakthrough ideas, and new paradigms to create value in the market.

Execution: Manages work and work performance, holding self accountable for effectively and efficiently completing work responsibilities.

Ambition & Drive : Works to achieve results. Meets and exceeds goals, acts on opportunities to create value. Demonstrates and fosters a sense of urgency, a “can-do” spirit, a sense of optimism, ownership, and strong commitment to achieving goals and organizational success.