

Job Description

Head of Credit

Reporting to CEO, Head of Credit would be a key member of the leadership team and will lead overall strategy and process of credit assessment of suppliers and corporates. This will include defining risk appetite of the firm, setting up the policies, procedures, operating model, system requirements, production development requirements, data requirements, performance monitoring, validation, reporting and portfolio management.

Incumbent will work with the Supplier Acquisition team to ensure that onboarding and credit assessment requirements are fully understood by the team and requirements are compliant to internal credit policies & regulatory requirements.

The role holder will be responsible for setting up the function, driving the policy & procedures, regular monitoring and ensure that both customers remain compliant to policy and portfolio remains within risk appetite. The role holder would not only drive onboarding but defining customer exit policy should customers' risk profile changes to beyond risk appetite of the firm.

The Role holder would serve as an expert on development of long and short-range strategic plans for the company's growth. As a subject matter expert (SME), role holder will guide board members & senior executives on the potential direction of growth markets.

High level Job Profile

- The jobholder would be responsible to setup and expand the team across country and in international markets.
- Engage with multiple stakeholders including Government, Channel Partners, Regulators and other internal teams.
- Work closely with investor & supplier acquisition teams to ensure best in class customer experience.
- Responsible for market research, analysis and development of strategic insights based on environment/ country knowledge
- Ready to travel on need basis.
- Other tasks and duties as assigned by management.
- Assist in day-to-day operations of the office as required.
- Execute 'Special projects' as assigned.

Experience/Skills Requires

- 5-10 years Progressive Experience in corporate credit approvals, risk management and credit policy.
- Demonstrable experience in setting up functions.
- MBA/Business Development graduation or post graduation degree.
- Understanding of supply chain and working capital.
- Understanding of existing financial instruments.
- Motivated, Self-Start, Ready to work in startups, understands the opportunities and risk of startups