Thardeep Rural Development Programme [TRDP]

Terms of Reference (ToRs)

**Job Title:** Branch/Credit Officer,

**Project:** Prime Minister Interest Free Loan (PMIFL)

**Project Period:** (April 2015 to March 2016)

**Duty place:** Taluka Mithi and Nagarparkar District Tharparkar

**Reporting to:** Taluka Incharge,

**Major Responsibilities**

The Core responsibility of the Branch/Credit officer is to achieve and maximize the given targets assigned by the management.

He/She is also responsible for ensuring Quality service to the customers within ambit of internal Control and regulatory Compliance at the branch.

This Position reports directly to Taluka Incharge administratively and technically to related section.

Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans and recommendation for approval.

Review and update credit and loan files and recommend for further process.

He/She is responsible of MIS update and recovery with documentation.

He/She is the primary custodian of operational risk minimization at the Branch and is responsible for the adherence to organizational policies & procedures and compliance of regulatory requirement in all activities & transactions.

He/She is responsible of CLF update and recovery with documentation if in same UCs.

**Knowledge, Experience, Education Required for: “Branch/Credit Officer”**

Graduate and knowledge of micro Finance or Equivalent from an HEC Recognized university.
Knowledge of basic financial concepts, basic micro financial principles, practices and procedures, its operations, regulations and risk management.

For Branch/Credit officer at least 3-5 years micro finance experience for PMIFL operation.

I, the undersigned employee of Thardeep Rural Development Programme do hereby acknowledge that I have read and understood this Job Description. I am aware of the fact that by signing this JD, I will become overall responsible for the implementation of all the duties and responsibilities mentioned in this JD.

Interested persons must submit a CV detailing their Education, Experience, Exposure and Skills along with a covering letter to:

Manager Human Resources
TRDP Head Office Near Dargah Hussain Shah, Siran
Mithi, District Tharparkar

Applications must be received on or before 27th October 2015 and must include a COVERING LETTER.

E-mail: careers31015@thardeep.org

TRDP IS AN EQUAL OPPORTUNITY EMPLOYER