

Product Manager

Credit Policy: Formulation & implementation of credit strategy and credit policy

Cost Control: Credit Vendor Management

Portfolio Management: Preparing and monitoring of Credit Risk Policy for various loan products

Core Responsibilities:

The key result areas (KRAs) of Product Manager will be to:

- To Create various SME (Secured/Unsecured) & Retail Loan products and identify the gap area of existing products in the market also to identify & analyze and recommend newer market products and business streams for SME lending business.
- To plan the products to achieve IRR as per companies cost of fund.
- To assist in competitive analysis for the product in the market.
- To study and analysis new edged digital lending products and assist the tech team to implement the right tech for lending.
- To produce and review requirement or documents per product.
- To design documents required list /Checklist for the products.
- To design rating metrics for products.
- To design underwriting criteria and CAM (Credit Appraisal Memorandums).

Desired Skill Set:

- Experience as a Product Manager in Bank/NBFC in Channel Finance & SME segment (Secured & Unsecured) - must have previous experience in end-to-end project management.
- Problem-solving aptitude and creative thinking skills.
- Good in computing various cost and investment ratios as well as in Excel.

Location: Ahmedabad