

# Sr. Policy Manager - Auto Loans

Job Posted by Kalpana Jha | July 11, 2022

[Click here to apply](#)

Hi,

Request to check below JD & give us your email confirmation for interview process.

If any Query feel free to call Kalpana Jha on 9328509360

Company :- RBL Bank

Position :- Sr. Policy Manager – Auto Loans

Location:- Mumbai

Grade:- DVP/VP-1

## Job Description

|  |                                 |
|--|---------------------------------|
| Job Title                                  | Sr. Policy Manager – Auto Loans |
| Department                                 | Retail Credit                   |
| Location                                   | Mumbai                          |
| Reporting To                               | Head Policy – Retail Credit     |
| Grade                                      | DVP / VP1                       |
| Number of incumbents in the role currently |                                 |
| Reporting Relationship                     |                                 |

Position Purpose (Provide a brief description of the general nature of the position; an overview of why the job exists; and what the job is to accomplish.)

This role is responsible for devising and implementation of Policy & Risk Governance framework Pan India. Ensuring credit and risk strategy aligned with the market trends to facilitate favorable business environment and to build and maintain portfolio quality. Maintain productivity at the desired levels aligned with organizational goals and objectives.

## Position Responsibilities

List in order of importance the major responsibilities of the job and the percentage of time spent on activities/Sub activities

| Sr. | Key Responsibilities   | % Importance of Responsibility | % Time Consumed |
|-----|--|--------------------------------|-----------------|
| 1   | Strategy formulation, product and policy design Should work closely with Sr Management and provide assistance on formulation and implementation of Risk strategy on Car loans Work closely with business team and provide concrete inputs on development and or improvement of existing product Devise credit and risk policy obtain management buy in and ensure implementation. Preparing SOPs on various aspects relating to the underwriting / credit Co-ordinating with IT team in the development of LOS / LMS   | 40%                            | 40%             |
| 2   | <u>Portfolio Monitoring</u> Undertake periodic portfolio reviews with respective stakeholders to identify the bottle neck and make action plan. Anticipate risks due to change in business and regulatory environment and take corrective action Engage with local intermediaries to undertake detailed market survey. Identify areas of concern and pockets to maximise business opportunity Keep updated with market and industry specific changes and bring about changes in policy and product and maintain competitiveness Regulatory reporting to be done as per standards after checking Ensure control over credit loss in the portfolio Closely monitor flow of accounts and drive collection team to collect the accounts Ensure delinquency ratio within the permissible limits | 30%                            | 30%             |
| 3   | <u>Audit &amp; Compliance</u>  | 20%                            | 20%             |
| 4   | <u>Risk Budgeting, Hiring &amp; Vendor Management</u>  | 10%                            | 10%             |

#### Qualifications and Experience Requirement

| Qualifications |   |
|----------------|---|
| Essential      | Postgraduate in any discipline. <u>Preferred</u> :- CA / CS / MBA (Finance) |
| Essential      |   |

| Skill | Attribute |
|-------|-----------|
|       |           |

|  |  |
|--|--|
| Analytical/ Leadership / Behavioral/Interpersonal Skills | Working knowledge of Retail Finance industry, including knowledge of the Retail risk & underwriting. |
|--|--|

Key Success Differentiators

|  |
|--|
|  |
|--|

|                     |
|---------------------|
| Internal & External |
|                     |

|                                |  |       |            |
|--------------------------------|--|-------|------------|
| 7. Business Head Authorisation |  |       |            |
| ASSESSED BY:                   |  | Date: | Signature: |
| APPROVED BY:                   |  | Date: | Signature: |

For Management 2000 Placements & Recruitments Pvt., Ltd.,

Kalpana Jha  
Branch Business Consulting Partner

[kalpana@careerzodiac.com](mailto:kalpana@careerzodiac.com)

CareerZodiac.com|Venture of Management 2000 Placements & Recruitments Pvt.,Ltd  
|[www.careerzodiac.com](http://www.careerzodiac.com) |Lets Talk Career|

[Click here to apply](#)