HDFC BANK

This is an ideal opportunity to advance your career in banking, with a bank which has served the nation for over four decades. We provide shelter and support in fulfilling the aspirations of Sri Lankans including business community through diversified financial solutions.

The HDFC Bank is looking for competent, dynamic & result-oriented individual with a proven track record to fill the following position.

MANAGER (SME/BUSINESS BANKING UNIT)

Job Profile:

- **Development of Policy, processors and procedures for SME/BUSINESSBANKING:**
  Development of SME/BUSINESS BANKING SOPs, Credit Criteria & Process Guidelines and develop SME/ BUSINESS BANKING Standard Operating Procedures (SOPs). Assist in building Product Program Guidelines (PPGs) for SME/ BUSINESS BANKING loans. Introduce workflow charts, application checklists, verification processes, and scoring tools to improve consistency. Benchmark SME/ BUSINESS BANKING lending practices with industry peers and regulatory guidelines. Work with Risk, Compliance, and Legal to ensure SOPs align with regulatory standards.

- **Business Development & Portfolio Growth:**
  Identify and source viable SME/ BUSINESS BANKING loan opportunities from branches and independently. Conduct regular market visits, business inspections, and customer engagement including Refinancing agencies like Ministry of Finance to build a strong SME/ BUSINESS BANKING prospect pipeline. Support branches through awareness sessions, product clarifications, and customer acquisition strategies. Assist in achieving the bank's SME/BUSINESS BANKING disbursement and portfolio growth targets.

- **Initial Credit Screening & Evaluation:**
  Perform first-level appraisal of SME/ BUSINESS BANKING loan applications including financial evaluation, bank statement analysis, cash flow review, and business viability assessment. Assess customer eligibility based on SME/ BUSINESS BANKING criteria, industry risk, repayment capacity, and collateral availability. Ensure branch submissions comply with minimum documentation and pre-screening standards. Highlight risks, recommend mitigation strategies, and prepare screening notes for escalation to credit approving authorities.

- **Coordination with Branches & Internal Teams and Refinancing agencies:**
  Serve as the primary liaison between Branches, Refinancing agencies and the credit division for SME/BUSINESS BANKING matters. Provide guidance on proposal preparation, customer qualification, cash-flow assessment, and documentation quality. Conduct periodic training for branch teams on SME BUSINESS BANKING lending procedures and policy updates. Coordinate with Branch Managers, Credit Officers and other units to ensure smooth processing.

➢ **Monitoring, Progress Tracking & Follow-Up:**

Maintain a dashboard of SME/BUSINESS BANKING applications and monitor the progress of proposals and ensure adherence to TAT at each stage. Track performance of newly disbursed SME/BUSINESS BANKING loans (0–6 months) to identify utilization of funds for the intended purpose and identify early stress signals. Conduct periodic post-disbursement visits to validate business performance and fund utilization. Provide MIS to the Head of Credit Division, Management and other stakeholders including Ministry of Finance in respect of Refinance Schemes.

➢ **Risk Management & Compliance:**

Ensure strict compliance with the SME/BUSINESS BANKING SOPs, credit criteria, and documentation guidelines. Identify early warning signs and escalate high-risk customers or sectors. Mitigate risk by promoting cash-flow–based lending practices, prudent collateral evaluation, and proper customer vetting.

➢ **Reporting & Documentation:**
Maintain case files, field-visit, branch follow-up logs, and screening checklists. Follow up and ensure the required MIS submission with relevant authorities including Ministry of Finance in respect of Refinance schemes. Support management with insights for policy refinements, product modifications, and risk mitigation strategies

➢ **Strategic Support to SME/ BUSINESS BANKING Segment Development:**
Participate in the design of new SME/ BUSINESS BANKING products, special schemes, sector-focused programs, and promotional campaigns. Provide on-ground feedback about sector challenges, customer behavior, and evolving SME/ BUSINESS BANKING market needs. Assist the bank in building a robust SME/ BUSINESS BANKING franchise aligned with long-term institutional goals.

Candidate prerequisites:

- A Bachelor's degree in a discipline relevant to the knowledge and skills required at the Bank, obtained from a local or foreign university recognized by the UGC.
  OR
- An intermediate professional qualification in a discipline relevant to the knowledge and skills required at the Bank obtained from a recognized professional institution.
  WITH
- 04 years' experience in the Senior Executive level.

▪ **Age:** should be between 35 years to 45 years as at the closing date of applications.

➢ **Remuneration: An attractive remuneration package awaits the right candidate.**

APPLICATION PROCEDURE

Applications with two non-related referees should be sent via email to **careers@hdfc.lk on or before 01st March 2026 indicating the position applied in the subject line** of the e-mail. The referees must include at least one from candidate's previous employment.

Those who do not possess the required qualifications and experience as at the closing date will not be eligible to apply for the above posts. Any application not meeting the required qualifications or received after the deadline will be rejected without any notice.

Candidates who fail to provide originals of relevant documents at the interview will not be appointed under any reason.

Any form of canvassing will be a disqualification.

HDFC Bank reserves the right to postpone or cancel the recruitment. Only shortlisted candidates will be contacted for the next step of the recruitment process.

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