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# Example of State Manager Job Description

Our company is growing rapidly and is hiring for a state manager. We appreciate you taking the time to review the list of qualifications and to apply for the position. If you don’t fill all of the qualifications, you may still be considered depending on your level of experience.

## Responsibilities for state manager

* Credit application processing, including financial analysis of customers, viability analysis of the transaction, checking applicants’ references and credit rating with the credit bureau (CIBIL,etc.) and recommend the appropriate decision to his / her senior Credit Manager, or to approve the credit application in complete adherence to the laid down policies of credit and approval authorities in VFS
* Maintain a proper, auditable document trail in the VFS IT System (Credit Module) for all credit decisions, starting from the application stage to approval or rejection stage, with a proper rationale and approval record for all decisions, including for exceptions, if any
* Maintain up-to-date and complete credit files in the VFS IT System
* Adhere to a credit risk culture of an exceptional quality, in terms of established credit guidelines
* Put the customer first even when declining ineligible credits – understand the need of BAs, dealers, end-customers and be empathetic towards them in interaction with them and communicating with them, keeping in mind the captive nature of VFS’ financing business at all times while driving an optimal balance between growth and probability of credit losses
* Provide inputs for developing sound, acceptable credit policies, processes and procedures
* Proactively endeavour to obtain additional credit information to support credit decisions at one go and avoid repeated to and fro with customers
* Proactively communicate and provide MIS to Zonal Credit Manager / Head – VFS Credit & Risk
* Monitor and report all violations of credit policies to Zonal Credit Manager / Head – VFS Credit & Risk
* Implement and fully utilize the VFS management processes and tools

## Qualifications for state manager

* Ability to use sound judgment in decision making with results-driven orientation
* Ability to facilitate group meetings in a sales or educational capacity
* 5-8 years in a sales role
* Willingness to learn and develop in a fast paced environment
* Expect interstate and international travel
* Monitoring AFSL and ACL obligations through adviser conduct