

JOB DESCRIPTION

Position	Credit Manager (Housing Finance)
Level	Assistant Manager/ Manager/Sr. Manager
Reporting to	Regional Credit Manager
Purpose of the Role	<ul style="list-style-type: none">• Credit Analysis of all prospective deals of Home loan and LAP
Job Description	<ul style="list-style-type: none">• Credit Appraisal: Credit appraisal of all prospective deal• Portfolio health: Ensuring Portfolio health on basic parameters on Delinquency and behaviour• Proactive approach: Attune with Market conditions wrt general economic activity and adverse trends, if any in the industry
Job Requirements	<ul style="list-style-type: none">• Adequate knowledge of various parameters for appraisal, process knowledge and Market information• Direct interaction with the FI team and customers• Seek support and guidance from seniors for resolution• Root cause analysis of delinquent accounts and taking preventive steps.• Regular visits to the fields to meet Competition, Customers and Opinion Leaders
Candidate Specifications	Min 3-6 years of Credit analysis experience