

Position: Cluster (Branch) Credit Manager | Branch Credit Manager

Product: Affordable Home Loans

CTC: Up to ₹8 LPA

Experience: Minimum 3–4 Years in Credit (Affordable Housing / Home Loans preferred)

Qualification: Graduate / MBA in Finance preferred

Job Description

We are hiring a Cluster Credit Manager to oversee credit underwriting and risk assessment. The ideal candidate should have strong experience in credit appraisal, risk evaluation, and policy adherence in the housing finance or affordable lending domain.

Key Responsibilities

- Conduct detailed credit appraisal of home loan proposals within defined turnaround times.
 - Analyse borrower profiles, financials, repayment capacity, and determine FOIR, LTV, and LCR limits.
 - Prepare and review Credit Appraisal Reports (CARs) and recommend decisions as per credit policy.
 - Monitor portfolio quality, identify early warning signals, and implement corrective actions.
 - Coordinate with sales, legal, and technical teams for smooth loan processing and disbursement.
 - Ensure policy compliance and contribute to process improvements based on market learnings.
 - Conduct client discussions (as required) to assess intent and repayment behaviour.
 - Provide guidance and training to branch credit officers.
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Must-Have Skills

Credit Appraisal | Client Financial Assessment | FOIR / LTV / ROI Calculations | Risk Analysis | Affordable Housing Finance | Portfolio Monitoring | Policy Compliance | Report Writing & Review | Stakeholder Coordination

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