

Job Description – Cluster Credit Manager (Diversity)**Product:** Affordable Home Loan (AHL) & Loan Against Property (LAP)**Department:** Credit**Role Overview**

We are looking for an experienced and result-oriented **Cluster Credit Manager (Diversity)** to lead and manage the credit operations for Affordable Home Loan and LAP business. The candidate will be responsible for handling a team of Credit Managers, ensuring portfolio quality, credit underwriting, policy adherence, and smooth credit operations across the cluster.

Key Responsibilities

- Manage and lead a team of 5–6 Credit Managers across the assigned cluster.
- Handle and monitor monthly business volume of ₹10 Cr+ consistently.
- Ensure effective credit appraisal and underwriting for Affordable HL & LAP cases.
- Maintain portfolio quality and ensure adherence to internal credit policies and compliance guidelines.
- Conduct detailed analysis of customer financials, banking, property, and repayment capacity.
- Coordinate with Sales, Operations, Legal, Technical, and Risk teams for smooth processing and disbursement.
- Drive TAT management and productivity enhancement within the team.
- Monitor delinquency trends and recommend corrective actions for risk mitigation.
- Mentor and develop team members to improve performance and operational efficiency.
- Ensure achievement of business targets while maintaining strong risk controls.

Eligibility Criteria

- MBA (Finance) preferred.
- Minimum 5+ years of experience in Credit handling for Affordable Housing Loan and LAP products.
- Strong experience in team handling is mandatory.
- Must have managed ₹10 Cr+ monthly business volume.
- Good understanding of credit underwriting, banking analysis, income assessment, and property evaluation.
- Strong leadership, analytical, and decision-making skills.

Preferred Skills

Credit Underwriting | Affordable Home Loan (AHL) | Loan Against Property (LAP) | Team Handling | Portfolio Management | Risk Assessment | Banking Analysis | Financial Statement Analysis | Income Assessment | Property Evaluation | Credit Appraisal | Policy & Compliance | Decision Making | Stakeholder Management | Leadership Skills | TAT Management | Delinquency Control | Analytical Skills | Business Volume Handling | People Management

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