Job Title: Branch Credit Manager
CTC: Up to ₹9.5 LPA
Product: Affordable Mortgage Loan (LAP)
Qualification: Graduate

Role Overview
The Branch Credit Manager will be responsible for evaluating and underwriting LAP cases, ensuring sound credit decisions, risk mitigation, and adherence to policy guidelines while supporting business growth.

Key Responsibilities
- Assess and underwrite LAP loan proposals as per policy
- Analyze financials, banking, and repayment capacity of customers
- Conduct personal discussions and coordinate for field investigations/valuations
- Ensure proper documentation and compliance before approvals
- Work closely with sales for case structuring and faster approvals
- Maintain portfolio quality and control delinquencies
- Monitor deviations and ensure proper justification/approvals
- Support audit and regulatory requirements

Experience Required
- 4–8 years in credit underwriting (LAP/Home Loans preferred)
- Strong understanding of financial analysis and risk assessment
- Experience in branch-level credit decisioning

Key Deliverables
- Quality underwriting and approval decisions
- Portfolio health and delinquency control
- TAT adherence for approvals
- Compliance and audit readiness

Skills

Credit Underwriting | Financial Analysis | LAP Credit Appraisal | Risk Assessment | Banking Analysis | Policy & Compliance | Case Structuring | Decision Making | Portfolio Management | Due Diligence | Attention to Detail | Problem Solving | Coordination | Communication