

Job Description: Credit Manager

Position: Credit Manager

Location: Ahmedabad and Morbi **CTC:** Up to ₹7 LPA

Employer: Housing Finance Company

Experience Required: Minimum 5 Years **Product:** Home Loan & Mortgage Loan

Role Overview

The Credit Manager will be responsible for evaluating and underwriting Home Loan and Mortgage Loan proposals while ensuring adherence to the company's credit policies and risk parameters. The role involves assessing borrower profiles, financial stability, and property documents to support prudent lending decisions.

Key Responsibilities

- Evaluate and underwrite Home Loan and Mortgage Loan proposals as per company credit guidelines.
- Conduct detailed analysis of income documents, banking patterns, financial statements, and credit bureau reports.
- Assess repayment capacity for salaried and self-employed customers.
- Review property-related documents and coordinate with legal and technical teams for verification.
- Ensure adherence to internal credit policies and risk parameters.
- Maintain defined Turnaround Time (TAT) for credit decisions.
- Ensure proper documentation and audit compliance for all credit files.

Key Skills

Credit Appraisal | Home Loan Underwriting | Mortgage Loan Assessment | Income Assessment (Salaried & Self-Employed) | Banking Analysis | CIBIL Analysis | Property Document Evaluation | Risk Assessment | Credit Policy Compliance | Coordination with Legal & Technical Teams

Educational Qualification

Graduate / Postgraduate in Commerce, Finance, or Management preferred.

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