

Job Description

POSITION DETAILS			
Functional Designation	Regional Credit Manager	Department	Credit
Sub Department		HR Grade	General Manager
Location	NA	Reporting Manager	Zonal Credit Manager
Job Purpose			
<p>We are seeking an experienced and skilled Regional Credit Manager to oversee credit operations in a designated region. The ideal candidate will have a strong background in credit risk management, excellent leadership skills, and the ability to drive business growth while maintaining a high standard of credit quality.</p>			
Principal Accountabilities			
<ol style="list-style-type: none"> 1. Due Diligence in credit analysis, customer application screening, financial evaluation, industry analysis, underwriting and sanctioning of loan. 2. Responsible for the continued enhancement and execution of consumer credit risk strategy. 3. Make lending decisions based on established policies and credit risk assessment 4. Enhance the risk management capabilities in the Unsecured finance business by managing the consumer credit asset portfolio, manage various risks, implement effective mechanisms to mitigate them and frame guidelines for fraud detection & control as per regulatory requirements and leading industry practices. 5. Manage credit buying process which monitors turnarounds, approvals, review of samples, Quality checks on process. 6. Assist in Predictive Portfolio Performance Design and Implementation including development of analytic frame work, performance trigger and predictive forecasting triggers in portfolio management. 7. Work closely with the sales team to ensure that credit decisions are aligned with business objectives 8. Stay informed about market trends and regulatory changes that may impact lending decisions 9. delinquency / PDD level, ensuring / taking corrective action prior to its reaching its bench mark. 10. Responsible for Audit and Regulatory compliance. 11. Training and coordinating with the Team for timely effective process. 12. Develop and maintain relationships with key stakeholders, including customers, investors, and regulators 			
Desired Profile			
<ol style="list-style-type: none"> 1. Postgraduate degree in Finance, Business Administration, or a related field. 2. Professional certification in credit risk management (e.g., FRM, CRMP) is desirable. 3. Minimum 5 years of experience in credit risk management, with at least 2 years in a leadership role. 4. Strong understanding of credit risk management principles, practices, and regulations. 5. Excellent leadership, communication, and interpersonal skills. 6. Ability to analyze complex credit data and make informed decisions. 			

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7. Strong problem-solving and negotiation skills.

Classification | INTERNAL