

Job Description

POSITION DETAILS			
Functional Designation	Area Credit Manager	Department	Credit
Sub Department		HR Grade	Manager
Location	NA	Reporting Manager	Regional Credit Manager
Job Purpose			
<p>We are seeking an experienced and skilled Area Credit Manager to oversee credit operations in a designated area. 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. Work closely with the sales team to ensure that credit decisions are aligned with business objectives 7. Stay informed about market trends and regulatory changes that may impact lending decisions 			
Desired Profile			
<ol style="list-style-type: none"> 1. Graduate degree in Finance, Business Administration, or a related field. 2. Professional certification in credit risk management (e.g., FRM, CRMP) is desirable. 3. Minimum 3 years of experience in credit risk management, with at least 1 year 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. 7. Strong problem-solving and negotiation skills. 			

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Classification | INTERNAL