Job Description – Territory Credit Manager

Company: ICICI Home Finance

Industry: Mortgage NBFC (Non-Banking Financial Company)

Location:

About the company:

ICICI Home Finance Company Limited (ICICI HFC) is a Housing Finance Company is a wholly owned subsidiary of ICICI Bank Ltd. The vision of ICICI Home Finance is to make the dream of owning a new home come true, for millions of Indians.

Key Responsibilities:

- Evaluation of home loan applications, ensuring compliance with credit policies, guidelines, and regulatory frameworks.
- Conduct thorough assessments of applicants' creditworthiness and assesses credit risk.
- Make independent credit decisions and sanction home loans within personal authority limits while ensuring robust documentation and rationale for all credit decisions made.
- Work closely with the legal and technical teams for proper evaluation of property and legal documents related to loan applications. Collaborate with the sales team to ensure clear communication on credit policies and customer eligibility criteria.
- Handle customer service and provide resolution, ensuring high levels of customer satisfaction.
- Monitor the branch's loan portfolio for signs of stress, non-performing assets (NPAs), and early warning indicators.
- Ensure strict compliance with audit and regulatory standards.

Key Requirements:

- Chartered Accountant / MBA Finance Candidate with Requisite years of experience
- Strong communication skills
- High level of integrity and attention to detail in a fast-paced environment.

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