

Job Description Template for CREDIT MANAGER

Job Title: Credit Manager

Industry: [Insert Industry – e.g., BFSI, ITeS, Healthcare, etc.]

Location: [Insert Location]

Salary Range: [Insert Salary]

Department: [Insert Department]

Work Hour Allocation: [Insert Details]

POSITION OVERVIEW

We are seeking a Credit Manager to evaluate creditworthiness, oversee credit risk management, and ensure compliance with lending policies. This role is crucial in minimizing financial risk and maintaining a healthy credit portfolio.

ABOUT THE ORGANIZATION

[Insert Company Name] is a [Insert Industry-Specific Description] organization recognized for sound credit practices and prudent financial management. We are committed to fostering responsible lending and effective risk control mechanisms.

Level of Experience / Expertise Requirements

(Use as per requirement)

Entry Level (0–2 years): Assist in credit data collection, documentation, and basic risk screening.

Mid-Level (3–5 years): Analyze financial reports, assess borrower credibility, and monitor repayments.

Senior Level (6+ years): Formulate credit policies, lead risk evaluations, and ensure regulatory compliance.

JOB PROFILE SPECIFIC QUALIFICATION

(Add more if required)

- Bachelor's or Master's degree in Finance, Accounting, or Economics
- Experience with credit analysis tools and risk management systems
- Strong knowledge of lending regulations and credit rating methodologies

ROLES AND RESPONSIBILITIES

(Use as per level of expertise you require)

- Review and validate credit applications and supporting documents (Entry Level)
- Conduct creditworthiness assessments and recommend limits (Entry Level)
- Monitor repayment schedules and flag delinquencies (Mid-Level)
- Analyze credit risk trends and prepare reports (Mid-Level)
- Collaborate with legal and finance teams on risk mitigation (Mid-Level)
- Develop and enforce credit policies and standard operating procedures (Senior Level)
- Oversee large account credit risk and portfolio quality (Senior Level)
- Provide strategic inputs to lending decisions and compliance audits (Senior Level)

Skills Required (Technical + Behavioral):

- Credit assessment and risk evaluation
- Financial analysis and report preparation
- Decision-making and regulatory awareness
- Attention to detail and documentation
- Communication and policy enforcement

ABOUT PMAPS

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