

Job Description Template for CREDIT ANALYST

Job Title: Credit Analyst

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

As a Credit Analyst, you will assess the creditworthiness of individuals or businesses applying for loans and other financial products. Your responsibilities will include analyzing financial data, preparing credit reports, and recommending approval or rejection of applications based on risk assessment.

ABOUT THE ORGANIZATION

[Insert Industry-Specific Insights] [Customize this section with a company overview: mission, values, and relevance to the target industry such as BFSI, Healthcare, ITeS, etc. Highlight what sets the company apart.]

Level of Experience / Expertise Requirements

(Use as per requirement)

Entry Level (0–2 years): Assist in data collection, conduct preliminary financial analysis, and support report drafting.

Mid-Level (3–5 years): Perform detailed credit analysis, draft credit proposals, and monitor portfolio risk.

Senior Level (6+ years): Lead risk evaluations, oversee credit policy compliance, and advise on high-risk exposures.

JOB PROFILE SPECIFIC QUALIFICATION

(Add more if required)

- Bachelor's/Master's degree in Finance, Accounting, or Economics
- Knowledge of credit risk management practices
- Proficiency in financial analysis tools and credit scoring models

ROLES AND RESPONSIBILITIES

(Use as per level of expertise you require)

- Collect and verify client financial documents and credit data (Entry Level)
- Analyze income statements, balance sheets, and cash flow statements (Entry Level)
- Evaluate credit risk and prepare detailed reports (Mid-Level)
- Recommend appropriate credit lines and repayment terms (Mid-Level)
- Monitor borrower performance and update credit assessments (Mid-Level)
- Conduct stress testing and scenario analysis for high-risk exposures (Senior Level)
- Review and refine internal credit rating systems (Senior Level)
- Support compliance audits and regulatory reporting (Senior Level)

Skills Required (Technical + Behavioral):

- Financial analysis and modeling skills
- Attention to detail and accuracy
- Proficiency with MS Excel, credit databases, and ERP tools
- Communication and negotiation skills
- Risk management orientation and decision-making ability

ABOUT PMAPS

PMaps is India's leading visual-based talent assessment platform, offering 500+ job-specific psychometric assessments, AI-powered interview tools, and seamless integrations with leading ATS and LMS systems. Trusted by top organizations, we help you hire smarter, reduce hiring time by up to 75%, and cut hiring costs by up to 65%.

For more details or for tailored solutions, Call +91 8591320212, Email – assessment@pmaps.in, or [Book a demo](#) for a quick view of our solution.