

Job Overview-

Satya Housing Finance is looking for fresher candidates and strategic Manager to lead the Credit department in our affordable housing finance company. The successful candidate will be responsible for overseeing credit operations, implementing policies, and ensuring the overall health of the credit portfolio.

Job Title: Management Trainee- Credit

Location: Delhi NCR/Rajasthan/Uttarakhand/Bihar/UP- East, West & Central

No of Openings- 5-6

CTC to be offered- up to 6 LPA

Key Responsibilities:

- Evaluate loan applications for affordable housing projects, analyzing financial information and credit reports.
- Conduct site visits to assess the feasibility and credit risk of proposed projects.
- Collaborate with the underwriting team to ensure accurate and timely processing of loan applications.
- Implement and adhere to credit policies, guidelines, and regulatory requirements.
- Maintain comprehensive records of credit assessments and decisions.
- Communicate with clients and internal stakeholders to gather necessary information for credit analysis.
- Conduct regular training sessions for the team on credit analysis and risk management.
- Collaborate with other departments to streamline processes and enhance overall efficiency.
- Assist in developing and implementing strategies to optimize the credit portfolio.
- Act as a point of contact for escalated credit-related issues.
- Provide strategic direction for the Credit department, aligning with organizational goals.

Additional Preferences:

Strong analytical, decision-making, and problem-solving skills.

Excellent communication and interpersonal abilities.

Demonstrated ability to navigate and adapt to complex regulatory environments.

Eagerness to learn and adapt in a fast-paced environment.

Leadership potential and ability to work effectively in a team.

Basic understanding of the specific vertical's functions (e.g., product development, sales processes, financial analysis).

How to Apply: SMHFPL will host an open campus drive at Delhi & Kolkata Campus of The Institute of Cost Accountants of India.