Job Role : Area Credit Manager (Telangana)

Employment Type : Fulltime
Location: Hyderabad, Telangana
Experience: Minimum 7 Years
Maximum Age: 32 Years
Product Segments: Commercial Vehicle (CV), Two-Wheeler (2W) & Tractor Loans

Company Description
Heritage Finlease Limited is a NBFC company based out of Hyderabad, Telangana , India.
Website : www.heritagefinlease.in

Position Overview

We are looking for an experienced and result-oriented **Area Credit Manager – Telangana** to manage credit operations for our Used Vehicle Loan business across Commercial Vehicle, Two-Wheeler, and Tractor segments.

The incumbent will be responsible for driving quality credit decisions, managing underwriting activities, ensuring adherence to credit policies, controlling portfolio risk, and supporting sustainable business growth across the Telangana market.

The ideal candidate should have strong experience in NBFC credit operations, sound knowledge of the used vehicle finance business, and a thorough understanding of the Telangana market.

Key Roles & Responsibilities

1. Credit Assessment & Underwriting

- Manage end-to-end credit appraisal and underwriting of loan proposals across CV, Two-Wheeler, and Tractor segments.
- Evaluate customer creditworthiness, repayment capacity, financial background, and risk profile.
- Ensure appropriate assessment of used vehicle valuation, documentation, and loan eligibility.
- Take timely and prudent credit decisions within the delegated authority.

2. Credit Risk Management

- Ensure quality sourcing and maintain a healthy credit portfolio.
- Identify potential credit risks and implement appropriate risk mitigation measures.
- Monitor portfolio performance, delinquencies, and early warning signals.
- Ensure adherence to credit policies, underwriting norms, and risk management guidelines.

3. Business Support & Coordination

- Work closely with sales teams to facilitate quality business sourcing and timely loan processing.
- Support business growth while maintaining credit quality and portfolio discipline.
- Ensure effective coordination with sales, operations, collections, and risk teams.
- Maintain defined turnaround times (TAT) for credit approvals.

4. Market & Product Knowledge

- Develop a strong understanding of the Telangana used vehicle finance market.
- Monitor market trends, customer profiles, vehicle valuations, and competitor practices.
- Build product-specific credit assessment capabilities across CV, Two-Wheeler, and Tractor finance.

5. Portfolio Monitoring & Compliance

- Monitor portfolio quality and credit performance across the assigned area.
- Ensure compliance with internal credit policies and applicable regulatory requirements.
- Maintain proper credit documentation and audit readiness.
- Review credit performance and recommend improvements in underwriting practices.

6. Team Management

- Lead and guide the credit team across the assigned territory.
- Monitor team productivity, credit quality, and approval turnaround times.
- Provide guidance and training on credit assessment and underwriting standards.

Candidate Profile & Eligibility

- Graduate in any discipline.
- Minimum 7 years of relevant experience in credit functions within NBFCs.
- Mandatory experience in similar product lines: Used Commercial Vehicle, Two-Wheeler, and/or Tractor Finance.
- Strong understanding of credit appraisal, underwriting, risk assessment, and portfolio management.
- Must be a resident of Telangana with good knowledge of the local market.
- Strong analytical, decision-making, communication, and team management skills.
- Ability to balance business growth with prudent credit risk management.
- Maximum age limit: 32 years.

- Willingness to work from Hyderabad.

Ideal Candidate

A strong credit professional with proven NBFC experience in used vehicle financing, excellent underwriting capabilities, sound risk management knowledge, and a deep understanding of the Telangana market.

Application Process
Interested and eligible candidates are requested to share their updated resumes at:

Email : hr@heritagefinlease.in

Ph : 8897621143