Credit Analyst

📅 Closing Date: 31st July 2024

Job Profile

Credit analysts play a vital role in helping banks in Branch lending portfolio under Consumer, Commercial and Corporate segments to maximize income generated and to ensure quality lending

Special Skills

- Credit Knowledge
- Client relationship management
- Deal structuring, external stakeholder management Knowledge in financial industry & Economic outlook
- Logical & analytical skills
- A fair knowledge / understanding of theoretical and practical skills in lending and finance
- Good interpersonal & communication skills

Job Responsibilities

- Carry out detailed analysis on assigned clients' financial accounts, business models, market conditions to determine the risks in credit and prepare credit memos/reports for the approval highlighting the risks and mitigants.
- Conduct credit structuring as per the needs of respective clients, while establishing risk mitigating techniques.
- Facilitate cross-selling of Bank's products and services among Consumer, Commercial and Corporate clients.
- Ensure the portfolio and all lending transactions comply with the Bank's credit policy and guidelines.
- Post disbursement monitoring, covenant tracking, compliance and housekeeping to maintain a quality portfolio.
- Carry out quarterly credit spot checks on all branches or assigned portfolio to ensure smooth credit operation.
- Assist the team in managing daily activities relating to the portfolio and advice on matters pertaining to risk and reward.
- Pro-actively manage risks and excess on portfolio and ensure highest credit standards.

Experience & Qualifications

Internal

- Pursuing CIMA/ ACCA/CFA/CA/ Bachelor's degree in Finance / Economics or Accounting from a reputed university
- Minimum 3 years of experience in Banking

External

- Bachelor's degree in Finance / Economics or Accounting from a reputed university
- CIMA/ ACCA/CFA /CA (Final Stage)
- Age limit 23-27 years