

Job Description – Credit Officer

Job Title	Credit Officer
Job Location	Mumbai/ Thane, Gujarat
Department	Credit
Reports to	Credit Manager
Grade	M0/ M1
Job Responsibilities	<ul style="list-style-type: none"> To do assessment of a commercial credit proposal in view of its:- <ul style="list-style-type: none"> Financial including ratio analysis, fund flow analysis, comparative analysis etc... Legal Aspects Industry analysis To maintain coordination and communication among various regions as well as customers in view of maintaining TAT of credit proposals and ensuring smooth disbursements To undertake all other work related to credit department To preparing loan applications, evaluating clients' financial information and calculate risk ratios. To ensure that the assessment and disbursement of the proposal is in line with Banking guidelines/manual. To maintain records of loan applications and monitor payments. Responsible for loan processing and loan monitoring.
Specifications	CA / CMA/ Graduate / Post graduate from recognized university with relatable certification. CAIIB is must. Total Banking Experience in commercial credit processing with exposure above Rs. 1 Crore.
Experience	Should have at least 5-7 years of Banking experience
Behavioral Characteristics:	<ul style="list-style-type: none"> Strong analytical and problem-solving skills Excellent communication skills Ensures attention to detail. Proficient in domain knowledge. High level of inter-personal skills & integrity
Age	Below 35 years